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FURNITURE WORLD



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POWERFUL DIGITAL MARKETING

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Cover: Featured is the Matrix Too from well known glider manufacturer Dutailier. This new model combines Dutailier's unequalled construction quality with contemporary style at an affordable price. Matrix Too glides, has multiple positions, reclines, swivels and can be personalized with different arm rests, back cushion styles, finishes and fabrics. See Dutailier's ad on page 1 and the back cover of this issue, or visit *dutailier.com* for more information.

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Publisher • Barton Bienenstock • barton@furninfo.com
Editor • Russell Bienenstock • russ@furninfo.com
Vice President Sales • Thelma Mason Davis • thelma@furninfo.com
Associate Publisher • Larry Stein • larryboy303@gmail.com
Account Executive Eastern Region • Jon Siegel • jon@furninfo.com
Sales Director International Markets • Gary Siegel • gary@furninfo.com
Associate Editor • S.T. Bienenstock • editor@furninfo.com
Canadian & Feature Editor • Janet Holt-Johnstone • editor@furninfo.com
Art/ Design Editor • Barbara Bienenstock • barbara@furninfo.com
Comptroller • Gifford Dorival • gifford@furninfo.com
Design Feature Editor • Margarett DeGange • editor@furninfo.com
Sales Education Feature Editor • Cathy Finney • editor@furninfo.com
Operations Feature Editor • Dan Bolger • editor@furninfo.com
Marketing Feature Editor • Larry Mullins • editor@furninfo.com
Store Design/Branding Feature Editor • Martin Roberts • editor@furninfo.com

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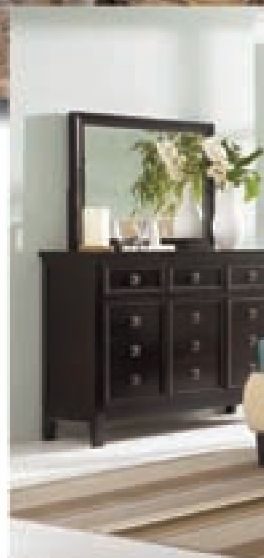






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Blueprint For A DIGITAL MARKETING STRATEGY

Part 2: Using new and valuable tools to connect with customers.

Internet Marketing By Leslie Carothers

We have a new President and the bright promise of hope for new perspectives and answers on how to more effectively and efficiently run our country in the 21st century.

How did President Obama win? One important element was his campaign's brilliant grass roots digital marketing strategy. Each step of the way, he was able to measure and react to changes in voter sentiment caused by breaking news, speaking points released by the opposing campaign, and much more. Obama realized early on that by relying heavily on a digital vs. traditional media strategy, he could enter into a conversation with the American public to find out their concerns and address them. He used the speed of the internet to communicate his ideas, and at the same time collect campaign contributions. He did it. And, so can you.

In 2008, I wrote five feature articles for FURNITURE WORLD magazine *(all posted to the article archives on the furninfo.com website)*. Each one covered a different aspect of what you, as a retailer need to know to be effective in the online environment. Topics included how to convert e-based conversations into sales, online reputation management, social networking, and measuring results through the implementation of website analytics.

The adoption of new media digital marketing strategies can and will save our industry - which means saving many thousands of jobs. That's a bold statement, but it is true, because online is where your customers are.

- *Over 570 million people use some sort of social networking site in our world today.*
- *Facebook is growing at the rate of 600,000 new users A DAY.*
- *LinkedIn is being used by over 21 million professionals.*
- *Twitter is being used by over 4 million people for micro-blogging, including Ford Motor, Virgin Airlines, Anderson Cooper, Zappos and other notable brands.*

All you have to do is look around and notice how many people you know are actively engaged with some sort of social media or social networking site. It doesn't matter whether you are actively engaged in this phenomenon, because your customers are!

Once you connect the dots, you will realize that your brand needs to listen to and engage with customers on this level by developing a digital marketing strategy.

A digital marketing strategy is a cross-platform strategy that utilizes social media tools such as blogs, wikis, podcasts, video and webinars along with social networking sites such as Facebook, LinkedIn, Twitter, Flickr, YouTube and Hulu to connect with, listen to, and engage directly with consumers. There are three main benefits you can obtain if you implement a digital marketing strategy correctly.

BENEFIT #1 LISTEN AND ENGAGE

Number one is the opportunity to listen to what your customers and potential customers have to say to you, or already are saying about you on other sites. For too long, retailers and manufacturers have not directly engaged the end consumer.

Social media marketing gives you the



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If you are tired of poor quality, poorly packaged and hard to repair case goods, it is time to give Alan Morgan a call. Just a few of the great features of Lanpar's Alan Morgan Line are cedar lined top drawers, English and French dovetailed drawers, full extension and sided-mounted drawer glides, and replaceable parts. Alan Morgan's furniture is crafted from solids, wood by-products and select veneers.

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"Once the strategy is in place, it is free..."

A blueprint for a compete e-marketing strategy needs to include the initial set up as well as a plan to make it successful and self sustaining. A good plan will assign responsibility for engaging customers as well as store managers, sales associates, customer service people and support staff.

opportunity to listen to and engage the end user before your company makes hundreds of thousands of dollars in expensive mistakes. These mistakes could be in your selling system, your inventory, your customer service policies, delivery, warranties, or any other business area. If you are honest, transparent, responsive and engaged on the important social media platforms, your customers and potential customers will tell you what they want and think.

Can this be difficult to swallow? Yes. But every company needs to know what its customers really want and think of them. What company can afford to put merchandise on the floor without really knowing for sure, that it is the merchandise their customers want to buy? Think of this: how much money have you spent over the past two years in advertising markdowns and/or getting rid of unsold inventory?

You can drastically reduce that expenditure by engaging your audience directly with social media, letting them co-create your store.

Do you give up an element of control? Yes. But, the hard truth is that control is already in the hands of your customers. Most of you know what it is like to be a customer in the digital age. You do pre-purchase online research, and If you don't like something about a store you shop in, you can easily go to an online review site like yelp.com or epinions.com and let the world know. Once that content is posted, it is impossible to take down. It's there, forever indexed in Google and Yahoo search engines and available for all your other potential customers to see whenever they conduct their pre-purchase research.

So, for this reason alone, it is critically important to begin an active program of listening to and engaging your audience through a social media strategy so you can at least participate and influence the conversation about your store, your brand, your people or your products.

SECOND BENEFIT IT'S INEXPENSIVE

The second main benefit is that a digital marketing strategy is extremely inexpensive compared to a traditional advertising strategy. How much are you spending on traditional advertising right now? 7% of sales?

Your traditional advertising is pushing a message out, hoping potential customers will respond and buy.

A social media marketing strategy allows your customers and potential customers to opt in to the conversations they want to have about your store, brand and services. In other words, you set up the opportunities for them through a variety of means on social platforms to interact with you. You invite them (through your email lists) to participate and they have the choice to opt in. It is much more powerful to have customers who have chosen to engage with you than to push an advertising message out to them.

Social media is not advertising. Instead, it helps you listen, engage and respond. It lets you enter into a conversation with your customers and admit your mistakes. It enables you to build trust and authenticity. Will it potentially cause you to have to change your business model? Yes. Will it, on occasion, be painful to hear the truth? Yes. Will it be worth it? Yes. Why? Because if your customers begin to really believe that you are listening, engaging, responding and acting, these customers will become a sales force for your store and your brand that no amount of money would ever be able to buy. This, dear readers, is what every brand hopes for - customers who are so energized and excited that they cannot wait to tell their circle of friends about the great experience they had with you! Creating your own loyal cadre of brand evangelists for your store is a worthy goal for any retailer.

And, once the strategy is set in place, it is free (with the exception of monitoring the conversations). This is why so many major brands are adopting and re-allocating their traditional ad budgets to social media.

THIRD BENEFIT IT'S MEASURABLE

Now, how can you know that it works well? Because it is directly measurable through the use of analytics on your website. You can see, with analytics, which sites are referring traffic to you. If, for instance, you post a link to a page on your website in a LinkedIn group, you can see how many people clicked through to your website from that link.

Here is the final key: Social media influence people, but it is not a hard sell. Your customers will believe what their

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"Monitoring conversations consumers have with your brand is the job of a community manager..."

trusted circles of friends tell them more than a broadcast advertising message. Once they are influenced by social media, it will drive traffic to your website and your store. That is an important reason why you need to have a very well designed website (if you are an e-commerce player like feelmorehuman.com or www.target.com), or very well-trained sales consultants to close those sales.

If you choose to participate in social media marketing then you must make sure your sales team is part of, understands, and is trained to work with customers who have come to trust you through your social media marketing efforts. If you build up trust in the virtual world and your customers' real world experience is full of angst, inattention and apathy, you will lose them forever and they will, depending on how bad the disconnect is, voice their displeasure on the very sites you have set up to engage them! Yikes. But even when problems like this occur, if you are engaged, you can immediately go online and admit your goof. Customers will generally forgive brands that are honest, admit mistakes, and try hard to make amends. With social media, you can document your efforts and that is worth its weight in marketing gold.

So, what steps do you need to take to set up your program?

1. Set up an initial strategy that outlines the general program, sets goals and assigns responsibility for achieving results.

2. Develop production materials needed to support your strategy. This can include website development, videos, banners, newsletters, content writing, administrative setup, etc.

3. Set a budget for events to be marketed through social media-if any.

4. Implement your program with the tools and strategy you've devised. It takes some time to execute an effective cross platform strategy.

5. Enable ongoing monitoring of social media sites. This task is the responsibility of a "community manager", a. person or team that is directly engaged on your behalf in the conversations consumers are having with your brand (store). This is the only ongoing larger cost associated with implementing a social media strategy and can be outsourced.

6. Educate your executive team in preparation for launch.

7. Train your sales team in how to convert e-mail or phone based inquiries into in-store appointments or immediate sales.

Now, let's go back to the initial discussion about the costs of traditional advertising. These costs go on year after year, right? Yes. Are they directly measurable? Unless it's direct mail? No. Do the costs keep increasing? Yes.

Most importantly, are you seeing significant sales as a result of your traditional advertising expenditures? No, for most retailers lately.

With social media, you only have to reallocate existing dollars budgeted for advertising. That's all.

The only major ongoing cost associated with implementing a social media program is the cost of talking to your customers. Once the initial fixed costs are covered, your bottom line operating costs will decrease dramatically. This, is why so many brands are re-allocating to social media marketing, and why you might want to consider it, too.

Leslie Carothers, is a 25-year veteran of the home furnishings industry and the principal of The Kaleidoscope Partnership - a national company that helps retailers and manufacturers leverage the internet and their websites to powerfully and profitably impact their businesses. Her areas of expertise include: Online reputation management; use of analytics to drive profitable growth through different business units; content writing for retail and manufacturer websites; phone and email inquiry conversion rate enhancement; social networking implementation and website layout for ease of consumer and consultant use and functionality.

Questions on any aspect of internet marketing including how to easily manage your online reputation, can be directed to Leslie at leslie@furninfo.com. She can also be reached directly at 713.705.2482.



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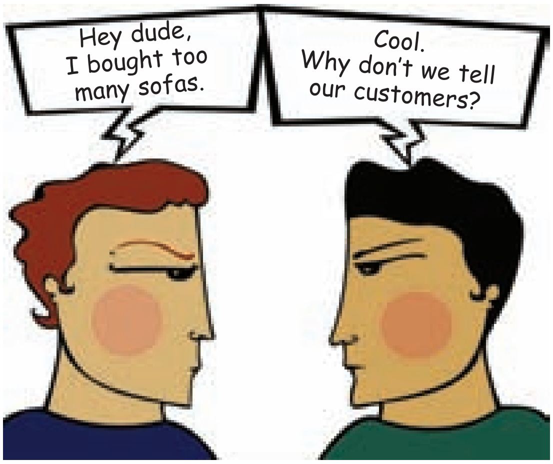
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We Made A Huge MISTAKE!

...and other ad ideas that explain to customers that you offer great deals, and that will differentiate your promotions from other sale price advertising.

Retail Traffic by Brett Kitchen & Ethan Kap

With an unprecedented number of retailers running liquidations, GOB's and warehouse sales, and consumers being skiddish and afraid to spend, how can you break through the clutter and get the traffic you need?

The secret to success in times like this is having strong relationships with your list of clients, nurturing them, making sure they don't go buy from "Costco" or any other big box store because they have 'lower prices'.

Well, if you have been guilty of neglecting your customer base, all is not lost. You can still reach them with an effective direct mail piece that compels them to come and buy from you.

THE SECRET IS THE REASON WHY

We've all seen successful liquidations and GOB's. Why do these work so well, when in reality the 'deals' aren't any better than average? The secret is in the concept of "The Reason Why."

This is one of the most powerful advertising and marketing concepts. Consumers see ads that promise a lot, and they are increasingly skeptical. That's why they are looking for a "reason" to believe what you are saying.

The average furniture ad offers "Slashed Prices" and "Buy Now Pay Never" financing options. What compelling, believable reason does the customer have to believe that this is a legitimate, compelling, urgent offer? They Don't!

They see it as just another "Me Too" ad that sells the same stuff for the same prices as everyone else, and there is no compelling reason to get off their duff and

Like I said at the top of this letter, I'm going to give you free delivery and removal, free financing and 10% off every purchase during the month of January. So the question you're probably asking is, WHY AM I DOING THIS?

OK, here's why... I MADE A MISTAKE!

I'm not proud about this- but I dropped the ball. And the only solution I can come up with to correct the error turns the tables in your favor... So, I'M URGING YOU TO READ THE REST OF THIS LETTER..

What I did wrong was not pay close attention to how much inventory my Merchandise Director was buying. He went absolutely "hog-wild" and now my store is stocked to the walls with a huge inventory of outstanding home furnishings... and I still have shipments coming in!!!

I COULD HAVE STRANGLED HIM!!!

So when I realized how overstocked we were - there was nothing left to do but move as much of these great furnishings out the door as soon as possible. And yes, that meant taking responsibility for not monitoring my Merchandising Director, cutting my losses, and eating my mistake - BY PASSING ON A GREAT DEAL TO YOU, MY PREFERRED CLIENT!

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"Is the 4th of July a good reason why customers should shop you? Nope!"

come in before it's too late.

Consumers have been trained by us, that just another sale, is just another sale. Nothing special, no real reason to take action.

It's the concept of deflation, on a different level. Right now talking heads are saying that declining prices lead to a slower economy because consumers keep thinking prices are going to go down.

Are you causing a kind of deflation on yourself by not providing a powerful REASON WHY in all of your promotions?

If you are training your customers that they can always wait until the "Next Sale", you are actually giving them a reason not to buy now.

So how do you come up with a good reason why?

Here is an example of a marketing piece that works like gangbusters every time it is used.

One big reason why this is such an effective letter is because of its well written, entertaining, personalized copy.

But even more important is the BIG BELIEVABLE REASON WHY. First, the store-owner tells a true story about how an employee (manager or owner) purchased too much inventory. Then he or she explains that in order to get rid of that excess, it is necessary to make some difficult and painful concessions.

As you see, he isn't just saying "I'm giving you a great deal." He's saying the "Reason Why I'm giving you such a great deal is because of this: The Inventory Manager bought too much stuff."

Now does your "Reason Why" have to be such a catastrophe? Not at all. You can use a "Retirement Sale" a "Flood Sale" Bill Glazer is famous for his "Fire Sale" and the list goes on and on.

Is the 4th of July a good reason why? Nope. Sorry. Give me something that legitimately shows me why you are giving me a reason to buy.

Are you celebrating your son graduating from college? A Wedding, A milestone? Did your landlord just lower the rent, or did an employee just have a baby? Take an occurrence in your life, and turn it into a LEGITIMATE reason why you are making an offer, and why they must act now.

Another important part of this is the copywriting. You can't write poor copy and expect good response. It just doesn't work that way.

So this next segment will give you some "copy and paste" copy examples that will help your ads perform better.

Most home furnishings retailers forget that they aren't just competing with other furniture retailers. They are competing with ipods, cars, cell phones, laptops, and most importantly big screen TV's.

This means you must use compelling copy to show your customers why they can

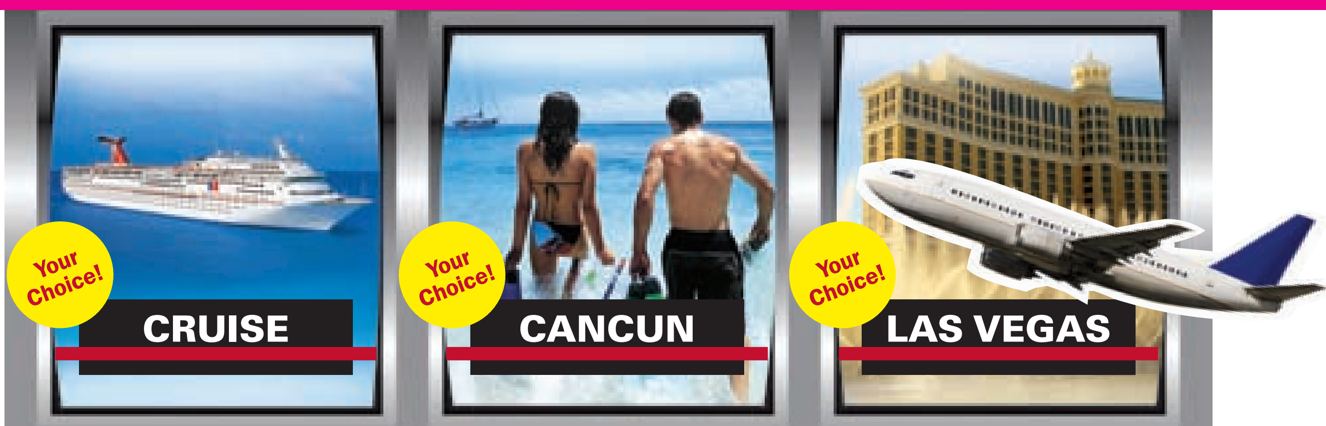


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"Here's an example of copy you can use..."

get a tremendous value by buying furniture/bedding… and buying it from you.

How do you do it? Here's an example of copy you can use in radio, tv and print ads.

"Of course you could spend your money on a disposable electronic gizmo that gets lost, broken, stolen or outdated in the next 6 months. You could also spend your hard earned money on a new car that drives up your monthly expenses even further. But we both know those are not the best way to get REAL VALUE for your money.

"More and more folks are spending time at home with family and friends. The best value for your money right now is in an asset that won't become lost or outdated, but give you the luxurious living you've been wanting and deserve without costing you a fortune.

"Now is the time to invest, that's right, invest in home furnishings that make being at home a joy, and allow you to make a very wise financial decision."

You see how you can sell against buying any of those other products that compete with home furnishings? You just need to make customers see the logic in spending whatever money they have on stuff for the home, not on "disposable gizmo's".

Combining effective copywriting techniques with compelling reasons "Why" makes your ads more powerful than anything else competitors are doing.

Be sure to remember "If you don't have a reason why, the customer won't buy."

Brett Kitchen and Ethan Kap are cofounders of Traffic Guys Publishing, and are commonly known as the "Traffic Guys." Brett and Ethan run a retailer Marketing Mastermind Group to help retailers increase store traffic and sales, while cutting the fat and waste from current advertising. They also provide Done-For-You ads and promotions along with other systems to help retailers consistently drive in paying customers.

Questions can be sent to Brett and Ethan care of FURNITURE WORLD Magazine at bretk@furninfo.com or call them direct at 1-800-393-2054. For more information, visit their free home furnishings resource center at www.hfplatinumclub.com.

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Profiting From

SPORTS MARKETING

No industry is better suited than ours to take advantage of sports marketing.

Furniture Trends by Janet Holt-Johnstone

Some spend winter months dreaming of the "boys of summer". Others long for football's drama, basketball's thrills, and all the blood, sweat and tears of professional and collegiate sports. Hockey, golf, gymnastics and NASCAR; each have their devotees, fans and the clinically obsessed.

How to translate the significant power of the bond that exists between your customers and their teams into solid business, vastly increased traffic and surging sales? The key is to create links between the loyalty home town fans have for their sports heroes and the reality of your store's brand. Sports celebrity endorsements, carefully crafted promotions and meet-and-greet events are some of the available tools.

No industry is better suited to take advantage of benefits of sports marketing than the furniture industry. There is just no reason why sports fans should watch their favorite pastimes seated on worn upholstery in shabby surroundings. A compelling pitch can be made that new furniture enhances the entire sports viewing experience. A little creative copyrighting can cosy up a furniture store brand with much better known sports franchises, creating instant and long-lasting associations. Perhaps the most intriguing aspect of sports marketing is that a promotion can be crafted to attract men, women and families representing virtually any socio-economic demographic group.

NATIONAL FURNITURE OUTLET

"I'm a ridiculous football fan," Randy Wingard told us. "I am a football information machine. I can tell you about any team or player's detailed history. For example, the NFL College draft is two





When the Saints march in...

When the saints march in, there is instant excitement at National Furniture Outlet. Their "Special Home Town Team Sale" ad featuring logo emblazoned upholstered items attracted attention. Shown standing (from left to right) above are Charlie Durham, sales and Randy Weigand manager of the Westwego, Louisiana store. Seated is Matthew Gomez, owner/president, George Taix, manager and Raassan Holmes, sales.


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“When Duke plays UNC how about...”

A



B



C



(A) Pictured left to right are some of National Furniture Outlet’s employees at the event. Standing are Edith, Adinis, Lorainny, and Paula. Seated left to right are Amanda, Julia, Patricia, JoAnn and Audrey. Jeannie is kneeling in front.

(B) Seated and waiting to greet customers are Saints wide receiver Lance Moore, running back Pierre Thomas, agent/consultant Mike Harris and wide receiver Marques Colston.

(C) Line of fans and customers waiting to meet the players and get autographs signed.

days long and is broadcast for 18 hours. Most people watch the first round or maybe the first day. I record and watch all 18 hours straight!”

Randy is a Manager at National Furniture Outlet in Westwego, Louisiana. He believes that wherever there’s sport, there is also passion and opportunity for profit. “After Hurricane Katrina, the whole region was Saints crazy. The region got behind the team as a symbol of the city. For a city that lost everything, it was something that could not be taken away.”

Owned by Eddie Gomez and his son, Matthew Gomez, National Furniture has been in business in Westwego for 21 years. “At one time we had only three sales people and one manager. We now have 10 sales people, 16 truck drivers and warehouse personnel, and six managers. In 1992, the store was about 9,000 square feet with a back room for a warehouse. Sixteen years later, the store is 20,000 sq. ft. with three warehouses.”

When the Saints march in, there’s instant excitement at National! “We first started in 2006 giving away two tickets to every Saints game. Just as a little something for the customers. One entry per purchase helped to make sure we were rewarding paying customers. In 2007, I went with Matthew to the Tupelo MS Furniture Market. We saw the Baseline licensing group. Being sports fans ourselves, it caught our eye immediately! We placed one order to try it out. The New Orleans Saints products sold right away.

“Baseline’s head of marketing, Jay Shurling, sent one of his investment partners over to meet with us. It turned out that he was connected with several prominent athletes, including members of the New Orleans Saints. He suggested that we have Saints’ players come by and tie the appearance with product promotion.

“We had a huge promotion on May 10, 2008. The players’ agent actually sent three players by (for a fee). They filmed a few commercials for us, signed autographs and took pictures with the customers and employees. We took it a bit further by having free food and drinks by hiring barbecue catering. We had give-aways every 15 minutes, with the final give-away being a free recliner with a Saint’s logo.

“Approximately 500 people came through the store that day, about five times normal traffic. At least 150 of them had never been to our store before. It was about 50/50 women and men but almost every one of them had a child with them! Sales were a little better, but we knew that day would be difficult to sell the furniture. The goal was for the people who came to have such a happy experience they would come back again and again. Especially those who had never been here before!

“As far as what didn’t work, the food was a bad idea. The cost of the food, the tables, the cleaning and the general hassle of the food, was not worth the time or effort. I guess the best way to put it, the food did not bring in any customers that were not coming anyway.

“We told the players that we would do something again on a smaller scale during the season. We had a weekday promotion with two of the Saints’ players. (Due to the Football Season, it could not be on a Saturday.) We still had free autographs and free pictures, but no food. We gave free gifts, (Fatheads, pictures and rugs), and a free recliner. It was much easier the second time around. We knew what to expect and had about 200 less people due to having one less player and having it on a Tuesday.

“We still give away tickets to every home game, still one entry per purchase, with the entries that don’t win tickets going in the drawing for the Saints’ recliner at the end of the season.

“It’s interesting that the economic downturn has not really affected our Sports promotions. We definitely plan on having more Saints’ players here in the

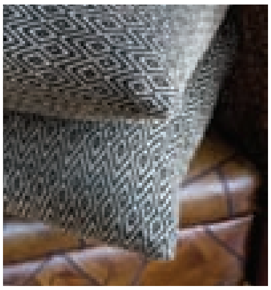




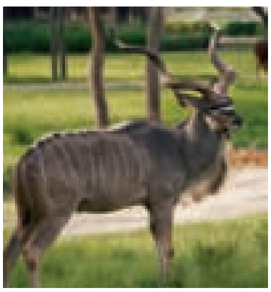
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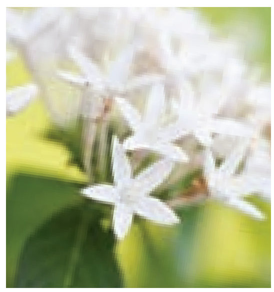
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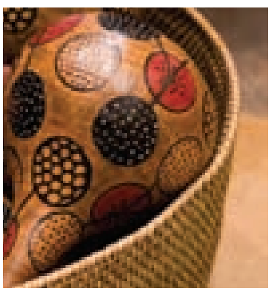
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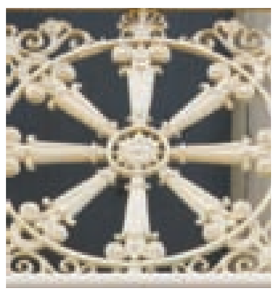












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"The downturn has not affected our sports promotions."

Olindes promotes sports themed furniture built around college teams, baseball and NASCAR. Shown is a print ad for their their recent "Big Game Celebration" promotion touting recliners and HDTV's delivered before the big game. Also shown is Conway Furniture's foray into racing sponsorships.

future. It's a sure way to generate excitement for the customers as well as the sales crew."

National doesn't really work with little league events. We may donate to a local playground, and they'll put our sign up, but no promotions."

Randy admits he's "a big Saints fan. But I'm an even bigger fan of football in general." He is also "a moderate basketball fan. I follow the NBA, but there's not much more room in my brain for any other stats or information other than football!"

IDEAS FOR PROMOTIONS

Jon Siegel, FURNITURE WORLD Magazine's Account Executive Eastern Region, who has a background in sports management, says that, "it isn't difficult for furniture retailers to attract and keep the interest of sports fans. The highly publicized Jordan's Furniture promotion that resulted in 24,000 of Jordan's customers winning furniture is just one big example. This promotion generated a surge in business and publicity leading up to the Boston Red Sox's World Series win. It was reported that the insurer of the promotion paid out between 20 and 30 million dollars to consumers.

"There are less extravagant ways to attract attention," he continued. "Retailers need to be creative. For example, a New York area furniture retailer could use traditional media, in-store signage and the powerful social networking tools discussed by Leslie Carothers in the November/December 2008 issue of FURNITURE WORLD to generate a sports fan following. It would be easy to start a hometown Linkedin usergroup, call it a support group, for spouses looking to spruce up their significant others' ugly sports dens. Another user group could feature furniture design tips for Ranger fans with children.

"Such a retailer might ask customers to enter a drawing to pick the correct number of strike-outs that starting a pitcher is going to throw. The winner could receive a 'sports fanatic' room make-over with Yankees themed furniture and accessories. If the Yankees get into the playoffs that year, the retailer might follow-up with a give-away by random drawing for themed merchandise, including a mix of upholstery, lamps, kids furniture, signed photos, pens, mugs, etc. The believable premise for the promotion could be that the storeowner is such a die hard fan that he or she has to do something to celebrate!

"Even straight-forward sales can be made to appeal to fans. Let's say that next year 'your team' makes the playoffs. Why not celebrate with a sale on select home theater groups that will make watching the big game more enjoyable? Round out the promotion by sending a mailer to your preferred customer list. Invite them to come to a kick-off party featuring new home theater merchandise. Entice them with a playoff ticket raffle and throw in a percent-off sale on promotable 'your team' merchandise, tee shirts and backpacks for the kids so that your team's fans, young and old, can enjoy this post season with all the cool gear.

"Or here's a lure. Run a series of radio ads saying, 'its 2009 all Texas Long Horn Fans. Receive an NCAA official pig skin football with any purchase of $500 or more for your college dorm or off campus home furnishings only at XYZ Furniture of Houston.'

"Stores in most areas of the country will be more successful promoting with collegiate or pro teams playing at the start of a new season or in post season play. College promos should be geared not just by playoff scenarios, but also by rivalry. When the Duke Blue Devils play the UNC Tar Heels, how about, 'Attention

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The Evolution of Home Entertainment.



1920's
Families gather around to hear radio broadcasts.

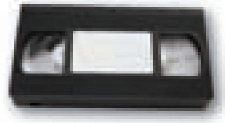


1950's
Television gains widespread popularity in the home.



1960's
All major networks are broadcasting programming in color.

1980's
VHS brings hollywood to the living room.



1990's
DVD's offer superior quality sound and picture to home entertainment systems





2005
Flat panel and HDTV usher in the next generation of home theater technology.

2009
Tresanti revolutionizes Home Theatre furniture with a line of multi-function Plug-n-Play media consoles.



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"Promotions can be crafted to attract men, women & families from virtually any socioeconomic group."

all Blue Devil's fans! Receive a $100 gas card, or Visa gift card, if our team wins this Saturday, only at our store.'"

CONWAY FURNITURE

In Canada, hockey is big. And the ancient art and craft of curling has its devotees. Our friend, Paul Dekker, Conway Furniture in Listowel, Ontario, has "never used the celebrity angle" in his sports marketing, "but we sponsor an annual curling bonspiel, in fact, it's called the 'Conway Bonspiel'. We don't tie into it at store level, but we do get acknowledgements for it. We also regularly sponsor ice time both for minor hockey tournaments and figure skating competitions. It is $50 to $100 for an hour of ice time. Again, we're acknowledged for this. We have in the past sponsored sweaters for soccer, a great sport for kids, low cost and maximum participation.

"We also support our local OHL hockey team, Midwestern Ontario Junior B league, with a sweater sponsorship and major ad in their programme. And minor hockey, Midwestern Ontario Junior C, in two neighbouring communities in our trading area. Minor hockey support is generally through sponsoring ice time for tournaments, and we have sponsored individual players through programme advertising and the high school hockey team in fundraising for a European tour.

"My manager is the president of the Listowel Cyclones, Midwestern Junior B league, and my controller/I.T. man does the bulletin for them here at the store. It takes time from work, but they are both great employees who get their work done, so it isn't a problem. The participation in that organization connects them with many potential customers.

"I did sponsor a car race for four years as well! And we have a golf sign up in the office and book two or three tee-offs on Wednesday evenings after work. A little social time, followed by food and beverage. When we are on the ball, we invite some of our manufacturers' reps to join the fun, and hopefully buy a round!

"For the most part these sponsorships are a part of small town life. We know the people who are involved and the parents of the children who are playing. If my business were in a larger population, I would handle it differently. I would sponsor one thing visibly instead of many things in a small way."

OLINDE'S FURNITURE

Down south again, Tommy David, Sales Manager at Olinde's Furniture in Baton Rouge, Louisiana, loves to "Turn business into pleasure and pleasure into business!", and how better to do that than with sports interaction? Back 120 years ago, Olinde's was a small hardware store, now there are four Olinde's and four Ashley Home Stores. "We decided on sports promotions a few years ago when one of our buyers was at High Point. And we've had big traffic building promotions for the last two years with team players at the store. We do our ads in college colours. We're using sports themed furniture built around college teams, baseball and NASCAR. Our give-aways have been Big Man recliners in purple and gold with the LSU logo." On game days, Olinde's opens an hour or two early, and their ads tell customers to "come by before you go out to support your team." It works for Olinde's!

It has been said that when things are not so bright in the economy, we tend to turn to sports and sports-related activities for escape and to work off our frustration. Stir the imagination and enthusiasm of your customers. Hit them where they live! Consider your options and climb on the proverbial band wagon. You'll have fun while you're at it and might even make money!

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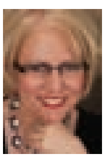
What are you doing?

140

R U ready to save money and B able to measure results, 2, in 2009?

updated 3 minutes ago from web in reply to furniture world readers

update



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When Times Are Tough, Use A
WAREHOUSE & DELIVERY -LIST

It will be tough to post sales increases this year, so focus on opportunities that you can easily control.

Operations by Dan Bolger

"To improve is to change; to be perfect is to change often" is a Sir Winston Churchill quote that strikes home in these difficult times. That quote, and the use of Managing By Walking Around techniques (described in the 1982 book "In Search of Excellence" by Tom Peters and Robert Waterman) are the driving principles that need to be used by every furniture retailer in these tough times. In recent years Lean process has contributed another dimension to overall best practices strategy. In simplest terms, applying Lean principles to furniture warehouse and delivery provides a framework to eliminate waste every step of the way with the ultimate goal of achieving a perfect delivery.

For most furniture retailers it is virtually impossible to increase sales this year, so you need to focus on items you do control. This article is focused on opportunities that you identify using your eyes and ears through "Managing By Walking Around" and the use of common sense. If you have broad management responsibilities, rearrange your schedule to spend time in warehouse and delivery operations over a three-week period. Your entire first day should be spent in operations. Based on what you see while walking around, you will probably want to visit the warehouse on subsequent days to observe operations needing improvement and develop action plans to address these issues.

OBSERVE DELIVERY

- *Was the workplace left clean and neat the previous night for the start of the new day?*
- *Is the entire staff at their work stations ready to start work on time or, do people sit around drinking coffee and chatting?*
- *Does the warehouse manager have*

	GOAL	COMMENTS
Reduce the cost		
Improve customer service		
Improve safety		
Prepare for growth		
Reduce damage & errors		
Improve inventory control		
Become more flexible		
Facilitate information visibility		
Reduce downtime		

Add your goals and comments about each of the items listed above as you walk around and then rearrange them in the priority order that fits your situation. Reproduced with permission from "Lean Warehousing" by Ken Ackerman, Ackerman Publications, 614-488-3165. It is a a useful reference for the general topic for application in warehouses.

"Spend time in operations over a three week period."

the day's work planned so there is productive work that can be started immediately. Conversely, are on time workers killing time while a manager figures out what has to be done?

- *Assuming that your company loads trucks in the morning, are returns already properly identified, unloaded, accounted for and waiting in your returns area?*
- *Are there procedures in place to help your employees understand why the goods came back?*
- *Are there mysteries to be solved regarding previous deliveries or non-deliveries?*
- *Are the trucks swept out, and are blankets and tools already loaded on the trucks?*
- *Are all the goods properly prepped and ready to go?*
- *Are there any defects to be fixed before loading?*
- *Is the dock well organized so the delivery team can load the truck in a timely manner, or are there delays while they hunt for missing parts or units?*
- *Is furniture being dragged on concrete or are dollies and/or hand trucks used to properly handle furniture?*
- *Is everything blanketed in the truck?*
- *Is the light side of the blanket always toward the product and dark side out? Are all furniture surfaces protected from damage?*
- *Are ties properly used to prevent products from shifting?*
- *As each delivery team prepares to leave, pay attention to their appearance. Do they properly represent your business image, whether in uniform or personal work clothes?*

OBSERVE RECEIVING

- *Are all the support documents available for easy reconciliation?*
- *What can be done to reduce the time between receiving and delivery?*
- *Can the distance traveled between receiving, warehousing, prep and delivery be shortened?*
- *Walk the warehouse and observe put-away and stock pulling. Is everyone hustling?*

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"As you walk around notice..."

A. Mess and disorder. Your team should fold blankets and create neat work spaces as they work, without leaving the cleanup for later.

B. Missed steps that can cause furniture damage. Furniture should be wrapped with blankets before strapping.

C. Good staging practices.



- *What stock is dusty or possibly damaged which indicates lack of inventory control?*
- *Are cycle counting programs in evidence?*

OBSERVE PREP

- *Can unpackaging and basic prep be done by less skilled workers?*
- *Are the most skilled workers doing highly productive work?*
- *Is merchandise movement efficient?*
- *How is the trash handled?*
- *Observe the staging for each truck bay.*

VISIT THE SHOP

- *What is the level of professionalism in every aspect?*

VISIT THE OFFICE

- *Listen to office communications and observe the functions.*
- *How do the staff members work together to achieve overall customer service goals?*

Throughout this grand tour, consider whether you would be pleased to have your customers walk through with you, including the break areas and restrooms. That's an acid test.

As you move from area to area, speak with all the people who contribute to operations. People who actually do the work are frequently aware of, and glad to tell you what needs to be done. Sometimes though, management never asks or is not lis-

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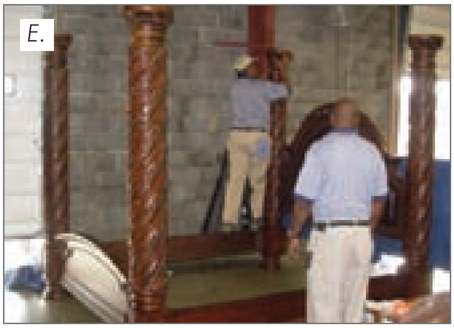


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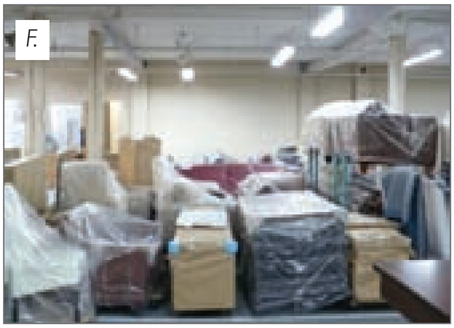
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WAREHOUSE& DELIVERY -LIST



E. Watch for employees who might injure themselves, the furniture or others. For example, don't stand on bedrails, practice safe box cutter protocol and refrain from horseplay.

F. Another example of professional staging.

tening.

Your notes will provide an internal assessment of strengths and weaknesses. They will help you focus on improvements achievable with your internal staff and help you determine areas in which you may need to hire outside consultants to supplement your in house expertise.

You may also want to reference previous FURNITURE WORLD Magazine articles (posted to the Operations Article Archives on the furninfo.com website) that provide specific recommendations for receiving, hiring and compensation.

Daniel Bolger P.E. provides operations consulting services to clients throughout North America. FURNITURE WORLD Magazine readers can contact him at bolger@furninfo.com or call him direct at 740-503-8875.

For more information on this or other transportation, logistics and furniture warehousing topics, go to www.furninfo.com to read all of Dan's articles.





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100 Table Lamps x $12.40 =	$1,240
25 Downlights x $16.80 =	$420
300 Track Heads x $12.00 =	$3,600
Total Annual Savings*	$5,260

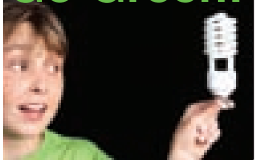
** Savings calculations incorporate: Average hours per day lights on, Average days per week lights on, Average kilowatt hour rate, Average cost per lamp change, Rated average Lamp life, Lamp cost.*

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Ascendency Of The
TRANSACTIONAL SHOPPER

Transactional shoppers are more interested in price than relational shoppers. They shop around and rarely make their purchase on the fist visit.

Sales Management Magic by Joe Capillo

Where to begin? The November/December issue of FURNITURE WORLD Magazine included thirteen points to attend to in this awful economy and I hope they were helpful. Now let's take a closer look at steps you can and should take today, tomorrow and every day from now on.

I have personally been affected by this perfect storm of events that overtook us in the past 18 months, having been involved in a family business that spiraled out of control through the failure of a group of branded stores, an attempted merger with an even sicker company, and the crashing housing market. I speak to you from close to where you are. I hate to say it this way, but I feel your pain.

Here's my advice for owners and managers at all levels, particularly small family businesses: Take control of the point of contact.

In our business, nothing fails like success. All the sales you've ever made, and all the sales your individual salespeople have ever made, have been closed in an environment that no longer exists. In the past, you've probably approached customers in ways that no longer will work, so you'd better have a Plan B.

Things may never go back to the way they were in, say 2005, 2000, or 1998. Maybe those companies that survive this will end up being one of the few places left in the neighborhood to buy furniture and thrive in an under-stored marketplace. Perhaps other channels of distribution will become stronger than ever and the whole idea of furniture stores will become passé. But, meanwhile there are mortgages to be paid, health insurance premiums to maintain, and college educations to be funded.

Companies who hope to thrive need to take control of the point of contact between customers and salespeople. Be right there with them all the time. This is not the time to trust that things are being done well. You know that there is a consistent, wide range of performance among your salespeople, and you cannot afford to let anyone get away who could buy, and should buy from you.

Business owners and managers, particularly at the highest levels in large, multi-store companies, are just not close enough to the point of contact. In these large companies it's understandable. But in smaller companies, it's inexcusable. Someone from ownership or management needs to be out there every hour of every day to make this happen. You'll close some sales that otherwise wouldn't be closed, and you'll learn a lot about

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“Everyone becomes more transactional in times like this.”

what your customers are thinking to help you promote and advertise the right things.

TRANSACTIONAL VS. RELATIONAL SHOPPERS

Here’s some interesting information that supports this assertion. There are two broad “types” of shoppers; transactional and relational. Most people are not all one way or the other but you’ll see a mix of these two shopping motivations in your customers that can help you to work with them appropriately.

Transactional shoppers are most interested in price or “the deal” you’re offering. They shop around a lot, and rarely, if ever, make a purchase on their first visit to your store. This partially explains why close ratios for home furnishings are low compared with some other kinds of retailing. These shoppers will tell everyone they know if they believe they got a good deal at your store, so when you sell them, they can be a good source of new business.

There’s little or no loyalty with these folks, though. They’re just as likely to buy somewhere else the next time. They’re not interested in a “relationship” with your store or your salespeople, just in getting the best price. They also don’t value design help.

When you get these people back a second time on the same shopping project, they buy a very high percentage of the time because you’ve already convinced them that you’ve got great prices.

Relational shoppers on the other hand, are typically less concerned about price, or “the deal,” and seek a relation-




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"Be-backs are everything in our business. Especially now."

ship with your store and, if they earn it, with a salesperson. These people need a lot of help with the design aspects of their purchasing decisions, and need someone they trust to tell them to go ahead and buy. These people are more likely to buy on their first visit as long as they feel they are valued and their needs for support are met. They'll be loyal to the relationship as long as you work to maintain it. Just remember that these are different times from "normal."

Most of us display a mix of the two modes depending on the nature of the products we're shopping for. For example, where product distinctions are clear as in cars, or TV's, and there is a lot of information available regarding quality, features, and pricing – as would be the case in both product categories when a rating source such as Consumer Reports exists, we tend to be more transactional. Where more consultative selling is required, as it is in furniture, little comparative information is available, and outcomes affect quality of life issues, we become more relational.

So how does this affect us now? Everyone becomes more transactional in times like this.

Still, experience shows that when customers return to your store a second time, your close ratio will be over 70% and as high as 90% for your better salespeople. The problem is getting them back, particularly those transactional types. This is why you need a system for dealing with both types of customers the first time you meet them, and ways to determine if they lean toward transactional or relational buying. You also need a strong follow up system that is transparent to management and managed closely. Of course, before you can follow up, you have to have the customer's contact information and permission to follow up. For this to happen, you have to serve everyone at the highest possible level, accounting for the uncertainty customers have about your products (no information or ratings available) and the affect the decision to purchase has on people's lives.

Be-Backs are everything in our business, and in these conditions more so than ever. Everyone is a transactional shopper these days, but you can still uncover the hidden core of need if you pay close attention, and get them back one more time. This is the kind of game that needs to be coached play-by-play, on the field by the top managers working with their players in the game. This sport, unlike real sports, is one where the coaches and owners can actually play in the game.

Joe Capillo is a furniture industry veteran with 35 years combined experience as a retail consultant and retail industry executive. He is a contributing editor to FURNITURE WORLD and a frequent speaker at industry functions. Joe makes himself available for private consultations on any aspect of retail sales management and sales education. He can be reached at joecapillo@furninfo.com. See all of Joe's articles on the information packed FURNITURE WORLD website furninfo.com.

A Case Of STOLEN FURNITURE

Max Morgan always thought employee theft was something that happened to others – until it happened to him.

Prevent Employee Theft by James W. Bassett

Max Morgan, owner of Morgan's Furniture Gallery, was stunned. Three of his most expensive bedroom sets, two entertainment centers and three sofas were missing from his warehouse. He double-checked his computer and physical inventories. This was no mistake. It had to be employee theft. The only people who had access to the warehouse were Morgan's employees.

Max Morgan never had an employee theft problem in his company before. He called the police. A uniformed officer promptly arrived and took a report. The next day, a detective showed up and interviewed Max. The detective told him they had run criminal record checks on all his employees, but none had criminal records. The detective explained that since there was no physical evidence and no witnesses to interview, there was little the police could do. He went on to explain that police were not eager to investigate employee theft cases because when police did catch the perpetrators, their employers usually decided not to prosecute. This made police feel they had wasted their time. The detective said their first priority was investigating crimes against persons. He also said "The truth is that we don't have enough manpower. Property crimes like yours usually get moved to the back burner."

Max decided to go a different route and have all his employees take polygraph examinations. He grabbed the phone book, opened it to "Lie Detection" and called a private polygraph examiner. The polygraph examiner told Max that, because of a federal law called the Employee Polygraph Protection Act of 1988 (EPPA), he could not ask any of his employees to take polygraph tests unless two requirements were met. The requirements are: 1) the employee must have had access to the stolen customer property, and 2) Max had to have what is called "reasonable suspicion" that the employee stole what was missing.



The more questions Max asked, the more confusing the polygraph examiner's answers became – and the more frustrated Max became. Max thanked the polygraph examiner and hung up.

Max decided to try an internet search using the search term "Solve Employee Theft." The first three search results all referred him to the same web site and the same investigator. Max went to the website and studied it carefully. He believed he might have found the solution to his problem. And it was entirely legal.

According to the website, Max would order theft investigation questionnaires (written interviews) for each of his warehouse employees. He would administer the questionnaires like tests to his

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STOLEN FURNITURE

warehousemen and their supervisor. Then Max would mail the completed questionnaires back to the investigator. The investigator would analyze each employee's answers and write a report explaining which employees Max could legally ask to take polygraph tests in compliance with the EPPA law. The investigator's report would also advise Max regarding which qualified employees should be asked to take the polygraph first, second, third, etc., based on who was most likely to have committed the theft. Then the investigator would fill out the paperwork required so that each qualified employee could be legally asked to take a polygraph test.

Max got the investigator on the phone and asked "What is your success rate in solving theft cases with these questionnaires?" The investigator answered "In cases like yours, ninety-five percent. But I can't guarantee you will get your merchandise back." Max said "I understand that. My first priority is finding out who stole my furniture and getting rid of that person."

Max ordered the theft investigation questionnaires and received them promptly via email. That afternoon, he administered theft questionnaires to his employees and sent them back to the investigator by overnight mail.

Two days later, Max was reading a report that had been emailed from the investigator with results for each of his warehouse employees. An attachment contained completed forms so Max could ask his number one most likely suspect to take a polygraph examination in compliance with the EPPA law.

According to the employees' answers on their questionnaires, the most probable culprit was a truck driver named Chet. Chet was one of Morgan's four delivery drivers. A close runner-up to Chet as the most probable culprit was Nathan, his warehouse foreman. The investigator seemed to think the two of them might be working in cahoots.

Max Morgan couldn't believe his warehouse supervisor was involved. Nathan was the first employee Max ever hired and he was the last person Max would have ever suspected of stealing from him. But the information in the report was pretty clear.

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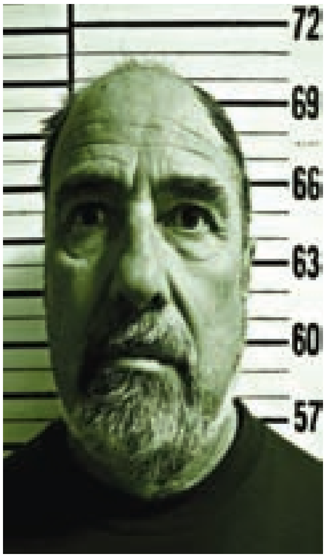
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Here's some of what the report said regarding Chet's involvement in the theft:

Chet's helper, Scott, wrote on his questionnaire, "Chet told me he got charged with drunk driving two months ago. He said he had the money to make bond but didn't have the money for his lawyer's retainer. He told me if he didn't come up with the scratch for the lawyer, he would get convicted of DUI and lose his job."

Freddy, a warehouseman wrote: "Chet's been acting real up-tight lately, not like his usual self which is kidding around with all of us and joking."

Marcel, a delivery driver, wrote: "Something's not right with Chet. It seems like he and Nathan are always having these private conversations in the corner of the warehouse.



"The most probable culprit was a truck driver named Chet."

It hasn't been very long since the two of them didn't like each other – hardly even spoke to each other. Now, all of a sudden, it's like they're buddy-buddy."

Here's what the investigator's report said about Nathan:

Tom, a delivery driver, wrote: "I hope I'm wrong, but maybe something's going on with Nathan and Chet. Every day for the last two





weeks, Nathan's been sending out Chet's truck last. Before that, it was whoever's truck was loaded first was the one that left first. Chet and Scott used to get their truck loaded first almost every day. Scott liked to finish early. Now, he don't much seem to care. I'm trusting that you'll keep my name out of it."

Alvin, a delivery driver, wrote: "Last year Nathan bought a new house and a new car. Not long ago, his wife got laid off. Now Nathan's saying he's gotta have a raise."

George, a touch-up man, wrote: "Just this Monday, Nathan came into my area, took an entertainment center with a big scratch on it, and loaded it on Chet's truck. He told me he'd touch it up himself at the customer's house. When I asked why he was going out with Chet, he said they had to make a special delivery after working hours. Very strange. Never happened before since I been here that Nathan went out on a delivery."

Along with the theft investigator's report, Max received completed forms so he could legally request Chet and Nathan to take polygraph exams in compliance with the EPPA law. The investigator advised presenting the forms to Chet first. He thought Chet might prove more cooperative than Nathan.

Max called Chet into his office, closed the door and said, "Chet I want you to read these two forms carefully. If you have questions about anything you read, let me know."

Chet read the forms slowly and deliberately. Then he said "These forms say I don't have to take the polygraph test if I don't want to. I can refuse."

Max asked, "Why would you think about refusing if you are innocent?"

Chet said "I have to protect my rights."

Max responded "And I have to protect the company. Did you read the part that says I have the right to fire you if you refuse to take



"Max couldn't believe his warehouse supervisor was involved..."

the polygraph test?"

Chet said, "Yes. Would you do that?"

Max said "Tell me about the furniture that's missing from my warehouse. Maybe it's not all your fault. If not, you shouldn't take all the blame."

Chet turned away from Max and stared at the wall. His eyes began to get misty. Then he began to get angry.

Chet said, "It wasn't my idea. It was Nathan's. Nathan found out I got a DUI last month. He said I could beat the rap with a good lawyer. I asked if he was going to loan me the money. Nathan said he had something better in mind. He explained how we could overload my truck and that we could deliver the extra furniture to the houses of various guys he knew. He said if I didn't show my helper the invoices, then Scott would never catch on to us. Nathan said we'd split the money he'd get from selling the furniture 50-50."

Max said "I understand why you stole. Why did Nathan steal? Did he get behind on his payments? Did his wife lose her job?"

Chet said "Heck no! Well, his wife did lose her job, but the very next week she found a better one. His problem is that he developed a liking for nose candy. Can't get enough of it."

Max asked "Cocaine?"



"Hurricane damage, recession, inflation and foreclosures are just a few of the things driving American workers to steal from their employers...."


TRUCK DRIVER CONVICTED
In Furniture Store Theft

Max Morgan credits trade magazine for helping to catch thief.

Chet said "Yup! He does two lines every day at lunch. He's got a buzz on right now."

Max said "You're a good worker. I wouldn't have fired you for the DUI. I would have moved you to a helper's job and trained one of the helpers to drive your truck."

Chet said "What happens now?

Max pulled out the blank Apology Form the investigator had sent to him via email, handed it to Chet and said, "Here, fill this Apology Form out completely and truthfully. Don't hold anything back. Then sign your name. I can't promise you anything, but maybe something can be worked out to keep you out of jail and help you find another job somewhere. You may also have to testify against Nathan."

Chet said "Why not? He's the one that got me into this mess. And he hasn't paid me my share."

Chet wrote and signed his apology (i.e., a confession) and provided Max with the addresses where the stolen furniture had been delivered. Because Max had a signed confession from one of his employees and information concerning the locations of the stolen furniture, the police agreed to assist with search warrants and arrests.

Both Chet and Nathan are currently awaiting trial on Grand Larceny charges. Nathan was also charged with possession of cocaine. The police managed to recover all of the stolen furniture except for one sofa.

In today's world, hurricane damage, recession, inflation and home mortgage foreclosures are just a few of the things driving American workers to steal from their employers. Some are also seeking solace in illegal drugs.

Max Morgan always thought employee theft was something that happened to others – until it happened to him.

James W. Bassett has been a theft investigator and polygraph examiner for more than three decades. His new book, Solving Employee Theft: New Insights, New Tactics is available from Booksurge.com, Amazon.com and from the author himself. You can contact him directly at (352) 277-6222, via email at JBassett@furninfo.com, or visit his website www.TheftStopper.com to learn more about theft investigation questionnaires.

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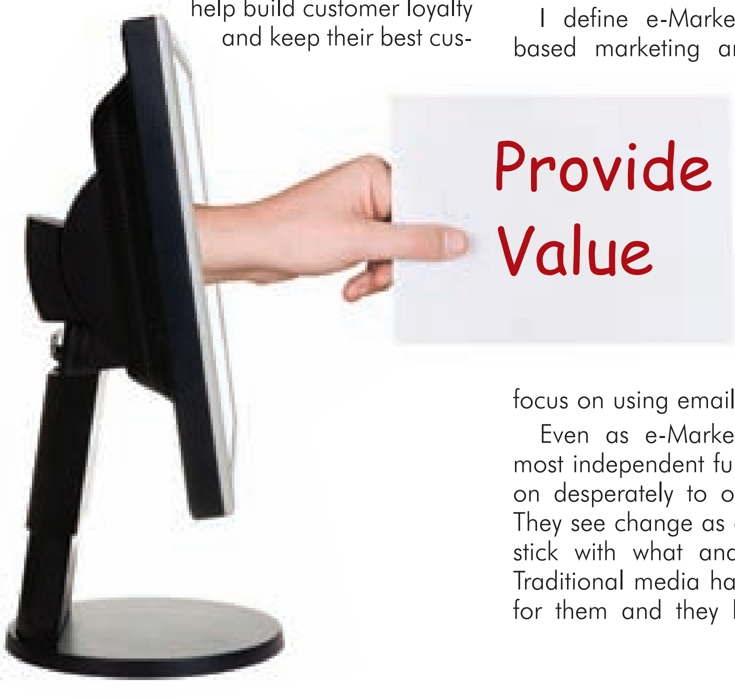
THE POWER OF e-MARKETING

Four tips to strengthen customer relationships.

Operations by David McMahon

There is a shift that is occurring in the advertising world. Resources from newspaper, yellow pages, TV, cable, and radio advertising are being reallocated to web sites, internet search, email media, and mobile media. This change has just started to occur in the furniture industry. New media is uncharted territory for many furniture retailers, but with a bit of knowledge you can be one of the first in our industry to do it right.

The big guys such as Rooms to Go, IKEA, Thomasville, Ethan Allen, Nebraska Furniture Mart and many independents are aggressively collecting and using customer and prospect email addresses to help build customer loyalty and keep their best customers from shopping in other places (like your store).



Some of these companies collect email addresses from shoppers, buyers and on the internet and then they follow-up with various levels of customer contact. Most send a general monthly or semi-monthly email promotion that is totally advertising focused. This is a start, and it is easy to do.

A few provide value driven content-based e-marketing newsletters targeted to their customer's interests. This is even better then emailing a promotional message because it provides value to current customers/prospects and helps to build long term relationships.

I define e-Marketing as permission-based marketing and follow up done through interactive media such as the internet. It can be done through web pages, search engine optimization (SEO), mobile short message services (SMS), or email. In this article we will largely focus on using email.

Even as e-Marketing is on the rise, most independent furniture retailers hang on desperately to old guard marketing. They see change as a risk, and decide to stick with what and whom they know. Traditional media has worked in the past for them and they hope that their customers will come back. They hope that just by changing the mix of traditional media, buying smarter and tweaking the message, they will attract more business. To a degree, this strategy can work, especially with retailers that have made poor media buys, neglected to quantify results, and run tired advertising that fails to differentiate their store brand or motivate customers

Those of you who have been following Leslie Carother's excellent FURNITURE WORLD Magazine series that covers e-marketing and social networking (posted to the furninfo.com article archives) have seen that there is an opportunity to connect with customers in a substantial way at low cost by using new media. Furthermore, it can be done in a way that other retailers in your market probably haven't even considered.

New media enables independents to compete on a similar playing ground locally as a national or regional powerhouse! It is far less costly than traditional media as it is driven by brains, creativity, and knowledge of the virtual world. You may not be able to match Ashley Furniture's newspaper insert budget, but you can connect with customers and give them targeted information that supports your brand, boosts retail traffic and sales.

Consider these points:

- *Most stores get the majority of their sales from within a 30 mile radius of where their customers live or own a property.*



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"Don't send unsolicited e-Marketing as it will end up in spam filters or worse yet..."

- *There are usually several shopping choices in that 30 mile area.*
- *The majority of your store sales come from the top 20% of customers.*
- *Your top customers are also someone else's top customers.*
- *Many of your younger customers and virtually all of your future customers demand Modern Media – they grew up with it.*

This is your window of opportunity. You will eventually need to embrace modern media, so why not do it before your competition? Change is hard, but playing catch-up is harder. Trying to come from behind has put the nail in many coffins.

4 TIPS TO HARNESS THE POWER OF E-MARKETING

1. Always Provide Value And Build Relationships: So, the population is not growing that fast. Your baby boomer customers are retiring and have a fixed income. Your best customer's sons and daughters grew up with the internet and email. But, these new buyers are getting married and will be looking to furnish their own homes.

The key is to communicate in a new fashion to these baby boomers and their tech demanding children. They expect you to be a savvy marketer so that they can:

- *Find you on the internet easily.*
- *Give them a website experience that provides answers all their questions, has a modern look and excellent functionality.*
- *Receive relevant information when you contact them.*

If you don't live up to these expectations, they won't hesitate to give their business to those that do, such as IKEA and Crate and Barrel.

Contact with your old and new customers should be geared toward value. Examples include, contact for past purchase, special order update, delivery confirmation, preferred customer events, e-Newsletters, and specific next purchase ideas. They do not want spam!

The new consumer does not get the newspaper, digitally records television shows, opts out of mailed catalogs on www.catalogchoice.org, never looks at the yellow pages and has only one phone – an internet capable mobile phone.

Consumers now give permission to only those companies they like and respect.

2. Ask for Permission: New media is about permission. Consumers have gotten hit over the head for years with interruptive marketing practices. Their TV shows are put off by loud yelling car or furniture commercials, the paper is jammed with garbage that was once trees, and their mailbox overflows with junk if not checked each day. If you say, "Well, interruptive advertising has worked for me", I say, "Nothing lasts forever."

Consider permission. Now, people have choice – On Demand. They can avoid commercials with TiVo, digi cable and satellite. Many aren't renewing their newspaper subscriptions, instead looking for free news online. They are also being proactive about opting in to email messages and newsletters they want to receive, and out of unwanted email offers.

Do not send unsolicited e-Marketing as it will end up in your customers spam filters or worse yet, get reported as spam and your company will end up on an email blacklist. Businesses must by law provide opt out options. Proper businesses only send emails if the customer grants permission. There is no opt-out with old-guard media.

Asking permission isn't difficult. There are many ways to get customer emails online, through entry forms, give-aways (such as a free decorating guide or chance to win merchandise) or in the store at the point of contact using a simple dialogue such as this:

"Would you like to sign up as a preferred customer, for free? We will keep you informed on any orders. And, you will get our exclusive email home style newsletter. Of course you will get exclusive notice of events not open to general public"

Some of you may say, "Most are going to say no!" Well, that may or may not be true. What is true is that some will say yes and over time you will create a gold mine. One client of mine reported 9 out of 10 email addresses were being obtained from his customers, and that he no longer does any newspaper marketing.

The next thing I hear from the mouths of skeptics is, "Well, I don't have many email addresses, so it's not worth it!"

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ing. The ideal email audience is an audience of "one". That is because email can be totally personalized and targeted. It is actually easier to start a program with fewer emails because you can be sure that email addresses will be collected properly. The key to success with e-Marketing is to have smaller targeted message batches.

A general formula that quantifies this relationship between successful e-Marketing and the elements that go into creating an email message is:

Degree of Refined Database Segmentation + Relevance of Campaign To the Target Consumer = Level of Response.

A permission based smaller list that is targeted will have much better results than a larger list that was obtained through questionable means. But don't worry if your list is sub par. There are ways that stores and salespeople can build great lists quickly. It usually takes only one targeted campaign to pay for a years worth of email media advertising.

Permission marketing does not only include email of course. There is also web media. With web media, you can drive traffic to your web site by allocating a certain amount of your ad budget per month to target web searches in a defined area close to your stores. Through geo-tracking, advertisers such as Google will list your site by search term. Google "knows" where your store is through your computer's IP address and can direct your advertising efficiently to those consumers who are most likely to buy from you.

3. Introduce new media partners: Unfortunately, media reps and some old friends you've purchased traditional media from are seldom equipped to move your company into the future. They generally get paid based on how much media you buy, not on how well it performs. e-Marketing companies are fresh. Typically they employ forward-looking people who are marketing, database and tech wise. They have new ideas and are results oriented. e-Marketing results are known immediately. This has the advantage of allowing savvy marketers to make mid-course corrections to work toward improved results.

Here is one example of a forward-looking marketing campaign implemented by a home furnishings retailer (Let's call it XYZ Furniture). Through a custom database query, XYZ Furniture segmented its customer database to identify outside designers. XYZ then created an email tailored to the specific needs of this group. The result was that 90% of the outside designers saw the campaign, and 40% of them purchased.

I'm not saying get rid of all the old. I am saying that it is time to transfer advertising dollars to new media partners that understand furniture operations, how to craft creative e-Marketing messages, how to build a useful customer/prospect database, and how to integrate data, messages and vehicles (including traditional media) into intelligent and result-oriented programs. For more information on this topic, read Leslie Carothers' excellent FURNITURE WORLD series. Past articles are posted to the marketing management archives on the furninfo.com website.

4. Re-allocate resources: So, how much money should you allocate to your new partners? Some other industries are spending 10% or more on e-Marketing, but there aren't any "rules of thumb" for our industry. What matters is that you start in the right way and that you get results.

If you are starting from scratch because you need to redevelop your website, depending on your needs, there are decent options from $300 to $5,000 per month. If you want to have search engines bring your listings towards the top of searches in an average trading area, expect to invest another $1,500 per month. Add to this some advanced and integrated database email marketing so you can make segmented queries, and you will probably invest an additional $1,500 in systems and very little per month. And finally, to make sure that you do it right the first time, professional training and consulting firms may charge between $1,500 and $2,000 per day.

All these costs are minimal when you consider the overall ad budget size of most furniture retailers and the huge opportunity cost of ignoring new media or just setting up an average website and sending out occasional bulk emails.

NEXT ISSUE

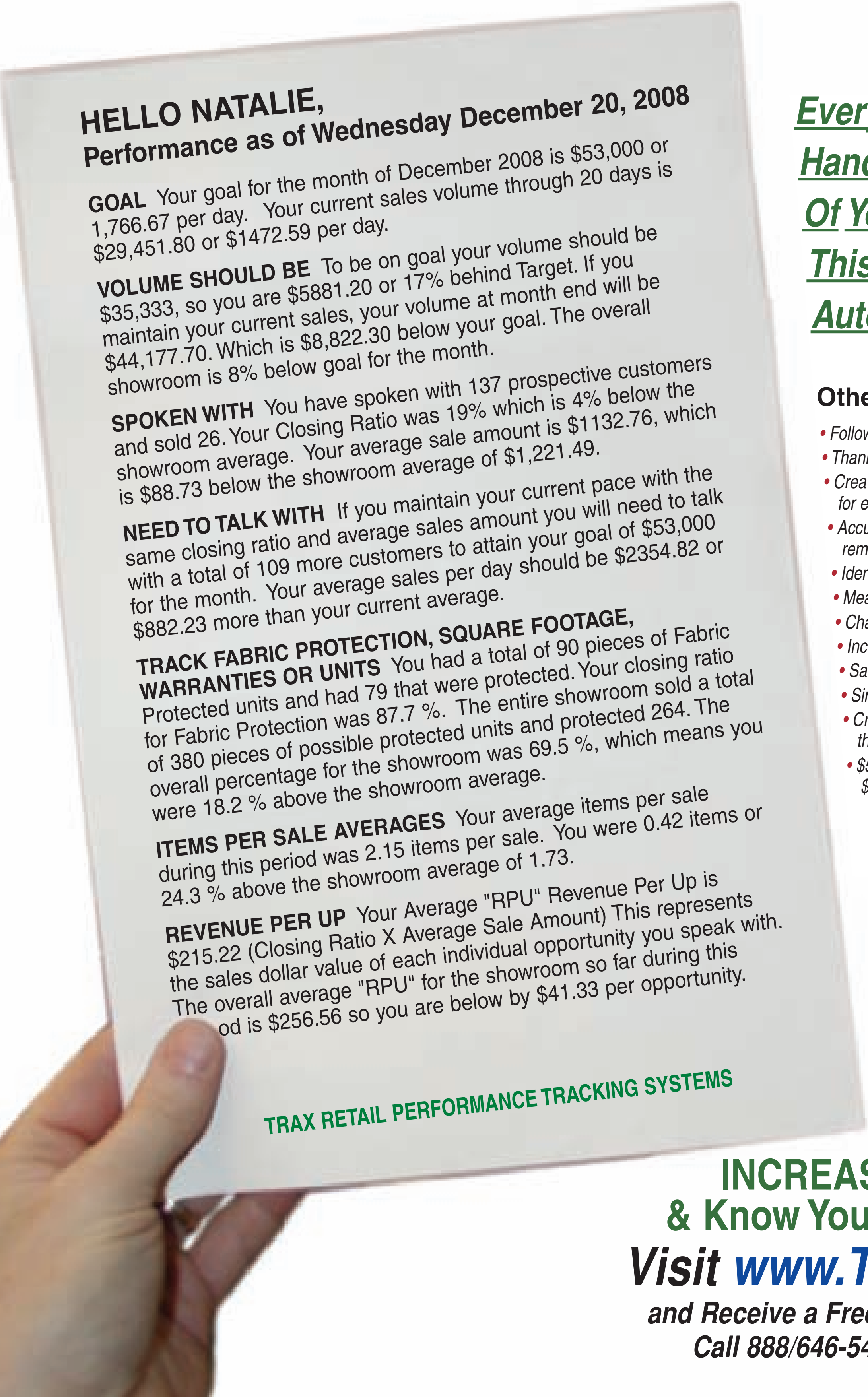
Details on how to effectively manage your database to produce results. How to execute targeted campaigns, and how to track results.

Until then, explore your options for new media partners!

David McMahon is Director of e-Commerce and business coach for PROFITconsulting. PROFITconsulting is a full service consultancy and marketing agency that specializes in retail furniture. FURNITURE WORLD readers can contact David at david@furninfo.com or call him direct at 800-888-5564. For more information on this topic, go to www.furninfo.com to read all of David McMahon's articles.

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Performance as of Wednesday December 20, 2008

GOAL Your goal for the month of December 2008 is $53,000 or 1,766.67 per day. Your current sales volume through 20 days is $29,451.80 or $1472.59 per day.

VOLUME SHOULD BE To be on goal your volume should be $35,333, so you are $5881.20 or 17% behind Target. If you maintain your current sales, your volume at month end will be $44,177.70. Which is $8,822.30 below your goal. The overall showroom is 8% below goal for the month.

SPOKEN WITH You have spoken with 137 prospective customers and sold 26. Your Closing Ratio was 19% which is 4% below the showroom average. Your average sale amount is $1132.76, which is $88.73 below the showroom average of $1,221.49.

NEED TO TALK WITH If you maintain your current pace with the same closing ratio and average sales amount you will need to talk with a total of 109 more customers to attain your goal of $53,000 for the month. Your average sales per day should be $2354.82 or $882.23 more than your current average.

TRACK FABRIC PROTECTION, SQUARE FOOTAGE, WARRANTIES OR UNITS You had a total of 90 pieces of Fabric Protected units and had 79 that were protected. Your closing ratio for Fabric Protection was 87.7 %. The entire showroom sold a total of 380 pieces of possible protected units and protected 264. The overall percentage for the showroom was 69.5 %, which means you were 18.2 % above the showroom average.

ITEMS PER SALE AVERAGES Your average items per sale during this period was 2.15 items per sale. You were 0.42 items or 24.3 % above the showroom average of 1.73.

REVENUE PER UP Your Average "RPU" Revenue Per Up is $215.22 (Closing Ratio X Average Sale Amount) This represents the sales dollar value of each individual opportunity you speak with. The overall average "RPU" for the showroom so far during this od is $256.56 so you are below by $41.33 per opportunity.

TRAX RETAIL PERFORMANCE TRACKING SYSTEMS

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- *Identifies over and under staffing.*
- *Measures traffic trends over time.*
- *Charts customer shopping patterns.*
- *Increases advertising efficiency.*
- *Sales & management reports.*
- *Simple integrated electronic solution.*
- *Creates automatic personalized. thank-you letters for unsold customers.*
- *$5000 x #salespeople ____x 12 months= $ _____ (Big Bucks).*

MONEY BACK GUARANTEE

We guarantee the information you gather from our Automated Upboard combined with the Traffic Counter will produce an additional $5,000 in revenue per month, per sales person within 90 days, or we will buy the system back. Period!

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Twelve Step Program To Get

ALL EMPLOYEES ON THE SAME PAGE

Taking these steps to organize your business will increase the focus and accountability of your people.

Organizational Excellence by Ron Wolinski

Do you find yourself so busy trying to "do" business that you don't have time to manage your business? Do you find yourself simply "putting out fires" and not really making any progress during the day? Do you find that the systems and procedures you used yesterday no longer work and are ineffective because you've grown?

Have you found that important business functions do not get done correctly or are done differently by different people in your organization?

These are issues that a broad range of furniture storeowners and managers bring up time after time. As companies grow, things change. Small companies may not have many problems resulting from poor or confused communication and direction because there are fewer employees to deal with. Larger stores, and mid-sized chains have more people, more duties, more responsibilities, more sales and more deliveries. Without the proper direction and policies, they may also have more problems.

Once a retailer realizes that associates do not really understand what his or her company stands for, where it's going, how it's going to get there, and what role associates should play, it becomes necessary to look closely at the following 12 elements.

ELEMENT #1

Mission Statement
Statement of Values

Some owners believe that a mission statement is simply a series of words that doesn't accomplish anything. This is certainly the case if a mission statement is interpreted as a slogan or an advertising promotion. This tool only works if it is sincere, truthful and really represents the culture of an organization. It must represent the core and foundation of any company and be the common thread that unifies every individual and every process within the organization. This vital tool enables every employee to move in the same direction for all the same reasons. A proper mission statement/statement of values allows the organization to grow and evolve to the next level.

Once element #1 is in place and all associates have been familiarized with the basic focus and values of the company, it is time to review how the company is structured, what roles each department, manager and employee plays, and who reports to who. The goal, of course, is to create accountability.

ELEMENT #2:

Organizational Chart

Associates in many retail organizations across the country do not work in environments where clear lines of authority exist. They will, therefore, have the opportunity to ask different managers or owners the same question, in an attempt to get an answer that they want to hear. In addition, without a defined chain of command, managers and supervisors will provide employees with conflicting information regarding the same problem or issue. When this occurs, everyone loses. There is inconsistency in procedure and inconsistency with instruction. This, of course, leads to inconsistency in the minds of customers.

ELEMENT #1

SAMPLE MISSION STATEMENT #1

Our vision is to provide custom home furnishings that reflect the lifestyle of our clients through superior design, quality products, services, and unmatched value. We are committed to exceeding our clients' expectations through the hard work, honesty and integrity of our staff of trained professionals and family owners.

SAMPLE MISSION STATEMENT #2

Our purpose is to provide our customers with unsurpassed service through honesty, integrity, and a long-term relationship To accomplish this, our selection of home furnishings must be both unique and of high quality. We must provide a genuine value that far exceeds the competition. Our staff, both sales and support, must provide the highest level of professionalism through intensive training and a sincere concern for the needs of our valued customers.

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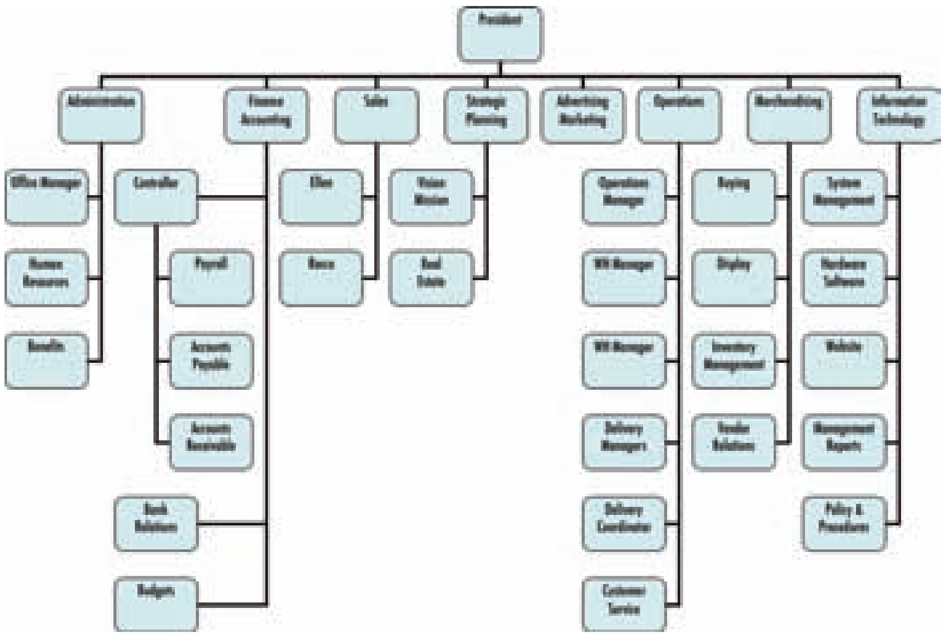
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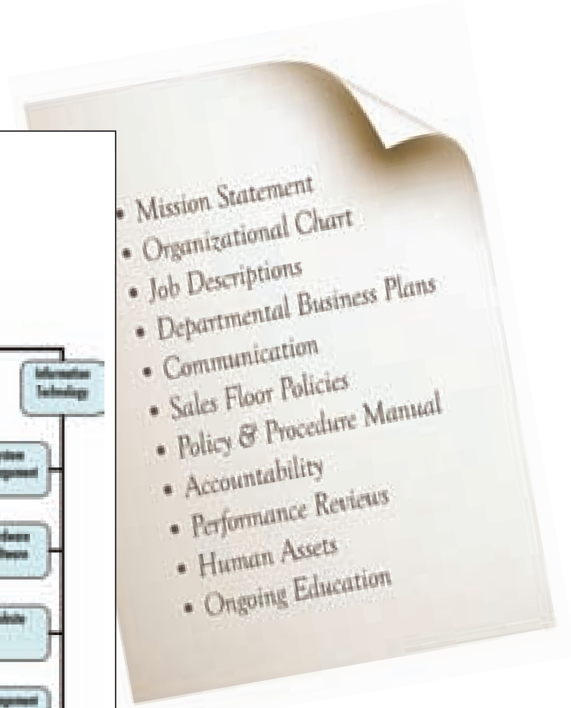
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ELEMENT #2

ORGANIZATIONAL CHART





ELEMENT #3:

Job Description

The next step after developing an organizational chart is to develop precise Job Descriptions that illustrate the duties, functions and responsibilities of each individual in the organization. Precise job descriptions enable all members of an organization to understand what management's expectations are, and how department and employee performance will be measured and rewarded. A problem common to most retail organizations in our industry is that associates and managers find themselves doing everything. There is lots of redundancy in their roles. Nobody can be held accountable because no one is really in charge.

You know when accountability is an issue when you hear, "I didn't know that was my job. No one told me." Even worse, organizations without job descriptions find that processes and procedures are consistently performed incorrectly.

A similar problem may also exist at the department head level. Ill defined organizations find that department heads constantly tread water, and live from day to day without making progress toward organizational goals. Often, each department head will have his or her own agenda that has nothing to do with the goals and objectives of the company. In such organizations, poor communication between departments that are in conflict with one another will sabotage organizational goals, and nobody will even realize it.

ELEMENT #4

Departmental Business Plans

In order to unify the organization, bring departments together, and work as a team, each department needs to draft and adopt a Business Plan. These individual plans should be created with the objective of contributing to the main corporate plan.

Sharing departmental business plans helps to foster teamwork, because every department head has access to information about the direction of every other department. Better interdepartmental directives give organizations a unified, clear direction. They also move organizations towards a goal-oriented problem-solving approach rather than a simple task orientation that emphasizes "putting out fires" and placing "Band-Aids" on problems as they occur. Once everyone is on the same page, departmental managers will better understand corporate expectations and expect to be held accountable for their performance.

ELEMENT #5

Communication

Another issue that plagues furniture retailers is a general lack of Communication. Most organizations have few written directives, policies or procedures. This creates problems when situations are handled in different ways depending on the person handling them. Inconsistency and uneven performance ends up being expensive for any organization, and more importantly, will cause it to lose business and sacrifice customer loyalty. Consequently, policies and procedures need to be put down in writing in an Operating Procedures Manual that will help to solve a number of problems endemic to retail organizations.

When new employees have no written reference to guide them, they need to ask for help. The most common result is that the advice they get from co-workers or managers has a good chance of being inaccurate or inconsistent with corporate goals.

Another problem that arises in the absence of a written reference guide is that routine verbal communication with Associates permit issues to "fall between the cracks" because initiatives and instructions fail to be clearly understood or

"If it ain't written, it ain't real."

accomplished. The old saying, "if it ain't written, it ain't real" should be a motto for retail managers. Verbal instructions that are perceived as merely discussion, have limited short-lived impact. Whether you use hard copy, e-mail or voice mail, a defined communications process must be established to adhere to in every instance. When associates are given a hard copy reference, they will better understand the needs of the organization and their specific responsibilities based on those needs.

ELEMENT #6

Sales Floor Policies

The sales floor is an area that tends to breed inconsistencies and conflicts that can only be resolved with written Sales Floor Policies. Rules that guide the operation of the sales floor are necessary, not only for sales consultants, but also for managers. Without written guidelines, managers are given *carte blanche* to interpret corporate policies. Written rules give organizations a better chance of providing consistent responses to customers. This helps to avoid confusion and provides a better customer experience. Floor policies also provide sales management with the tools to illustrate performance expectations and eliminate "gray areas" of interpretation.

ELEMENT #7

Policy & Procedure Manual

A Policy and Procedure Manual is a critical tool to help organizations be more consistent, eliminate errors and reduce expenses. Every department should be responsible for the development of a precise procedure manual.

As departments grow and add new people, the orientation and learning process becomes critical to its success. To create a policy and procedures manual is not an easy task. Someone within the organization must take responsibility as the "policy and procedure champion" and coordinate, organize and manage this process. Without the establishment of this tool, the ultimate loser will be your customers. They will receive inconsistent performance, and that in turn will decrease customer loyalty.



ELEMENTS 7&8

SUMMARY AND RECOMMENDATIONS

Employee's all-around performance.

❒ Excellent - Stands out as being one of the best I have.
❒ Good - More than fulfills the essential requirements.
❒ Satisfactory - does what is necessary.
❒ Fair - meets only minimum standards.
❒ Poor - Not a good prospect for continued employment.

Employee's Potential Over The Present Job.

❒ Qualified to advance beyond the next higher job.
❒ Can reach the next higher level, but can't tell beyond that.
❒ At this time, should not be given more responsibility than he/she has now.
❒ Cannot judge at this time.

Identify Associate's areas of strength: ____________________
____

Identify Associate's areas of improvement: ____________________
____

Supervisor's Recommendations: ____________________
____

Action Plans: ____________________
____

Associate's Comments: ____________________
____

Supervisor's Signature ____________________ Date __________

Associate's Signature ____________________ Date __________

PERFORMANCE AND PROGRESS REVIEW

(refers to chart on following page)

DATE ____________________
NAME ____________________
STORE ____________________
DATE OF HIRE ____________________
NEXT REVIEW ____________________

FOR THE MOST EFFECTIVE REVIEW DO THE FOLLOWING:

1. Evaluate employee on all characteristics pertinent to the job.

2. Be sure your evaluation is on total performance rather than a single exceptional incident.

3. Make your evaluation objectively; do not allow your personal feelings to influence your judgment.

4. If you are unfamiliar with an individual's performance in a certain category, simply check the first column.

ELEMENTS #7 & 8

Accountability & Performance Reviews

Another area that plagues retail organizations is a lack of accountability. Once a structure is put in place, job descriptions established, and policies and procedures to be followed drafted, it becomes necessary to create some link to accountability for all those areas to be followed. That link is the establishment of clearly defined, and scrupulously followed Performance Reviews. Owners and managers observe positive and negative employee performance on a daily basis that should be noted and placed in a file for each associate. Every staff member must understand that the creation of their job description is directly linked to performance reviews. They should also know that they will be measured and rewarded based on the fulfillment of the specific responsibilities listed in their job descriptions. This is where accountability is created, and where employee performance can be rewarded consistently.

ELEMENT #9

Human Assets

The most important asset for most organizations is its people; categorized as Intellectual Assets or Human Assets. Without successful and effective people, retail organizations cannot succeed. It follows, that when resources are not provided to recruit, interview and hire good people, organizations will eventually suffer.

Jim Collins, in his book. "Good to Great" stated that we must have the "right people on the bus and the right people in the right seats." In other words, you can't put a square peg in a round hole. If you do not start with the right people, no matter what you do, you will not be successful. It is a simple point that eludes many home furnishings retailers. That's why it is imperative that you develop an ongoing recruiting program. Recruiting is a 24-7 job. It is tough to educate people if they are not up to a task, so the time you spend recruiting, interviewing and hiring is critical. Spend time



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researching the interview process. Understand the pitfalls of an unprepared and not thought-through interview process. Be aware of issues like the "halo effect" which occurs when one strong characteristic of a candidate overpowers all other requirements. Above all start with a profile, then develop job descriptions and finally develop a checklist to evaluate how every candidate meets each job requirement.

ELEMENTS 7&8

PERFORMANCE AND PROGRESS REVIEW

	UNFAMILIAR	POOR	FAIR	SATISFACTORY	GOOD	EXCELLENT
PERSONAL TRAITS (ALL PERSONNEL)						
APPEARANCE - neat and well groomed						
HEALTH - energetic and appears physically fit						
INDUSTRIOUS - works hard, both mentally and physically						
COMPREHENSION - grasps ideas and problems quickly						
DEPENDABILITY - carries out instructions and responsibilities						
INITIATIVE - performs properly without instructions and supervision						
ENTHUSIASM - demonstrates interest and excitement in work						
PUNCTUALITY - prompt in reporting for work						
LOYALTY - constructive attitude toward company, products & policies						
AGGRESSIVENESS - pursues objectives thoroughly						
SELF-CONTROL - uses control in actions and emotions						
CO-OPERATION - works well with associates and supervisors						
DIPLOMACY - deals with customers skillfully						
JOB PERFORMANCE (CLERICAL ADMINISTRATIVE)						
ACCURACY - freedom from mistakes/errors						
APTITUDE - capacity for learning and expanding						
NEATNESS - freedom from disorder/irregularities						
ORGANIZATION - systematic approach in planning and implementing task						
PRIORITIES - ability to deal with tasks in order of importance						
PRODUCTION OUT-PUT						
JOB PERFORMANCE (WAREHOUSE/DRIVERS/FINISHERS)						
COMMUNICATES WITH CUSTOMER - policies and procedures						
Care of customer's homes						
Condition of equipment						
Care of handling goods						
Avoids traffic violations						
Avoids accidents						
Quality of repair work (finisher-serviceman)						
Production out-put						
JOB PERFORMANCE (SALES)						
Upholstered goods						
Case goods						
Media centers/wall systems						
Accessories						
Use of sales aids						
Use of in-home design						
Balanced sales-sells categories						
Sales volume vs. expectations						

ELEMENT #10

Ongoing Education

Once the proper people are in place, the establishment of an Ongoing Education Program is paramount to the effectiveness of your organization. An area of special concern is sales education. Current economic conditions and reduced retail traffic have created an urgency to take full advantage of every opportunity. The best retailers carefully measure floor traffic, closing rates and average sale. The productivity of each sales associate should be tracked and should include their ability to sell add-ons to build the sale, attract be-backs and build future business with current clients.

Establish sales goals for each sales consultant that illustrates their "fair share" of the store's monthly and annual sales goal. Keep in mind, however, that the productivity of sales people does not happen by itself. Do your part by creating an on-going sales education program that deals with the issues of developing relationships, consultative selling, providing answers and solutions, and becoming a partner with customers to help them make informed investment decisions. Because customer attitudes have changed along with their buying habits, prepare to be able to deal with and address these changing attitudes. In order for an on-going education program to be successful assign someone to be responsible for it and hold him or her accountable for its success.

ELEMENT #11

Warehouse & Delivery Crews

An area that receives very little attention is the proper direction, instruction and education of Warehouse and Delivery Crews. We are all aware that the front end generates revenue, and that the back end either generates profits or can sabotage hard-earned gains. This topic has been covered in detail in recent issues of FURNITURE WORLD, but there are still too many retailers out there who have not yet put their warehouse and delivery processes and procedures in writing. The procedures for pulling, inspecting, prepping and loading should be clearly documented with step by step instructions to eliminate guesswork regarding what needs to be done to satisfy

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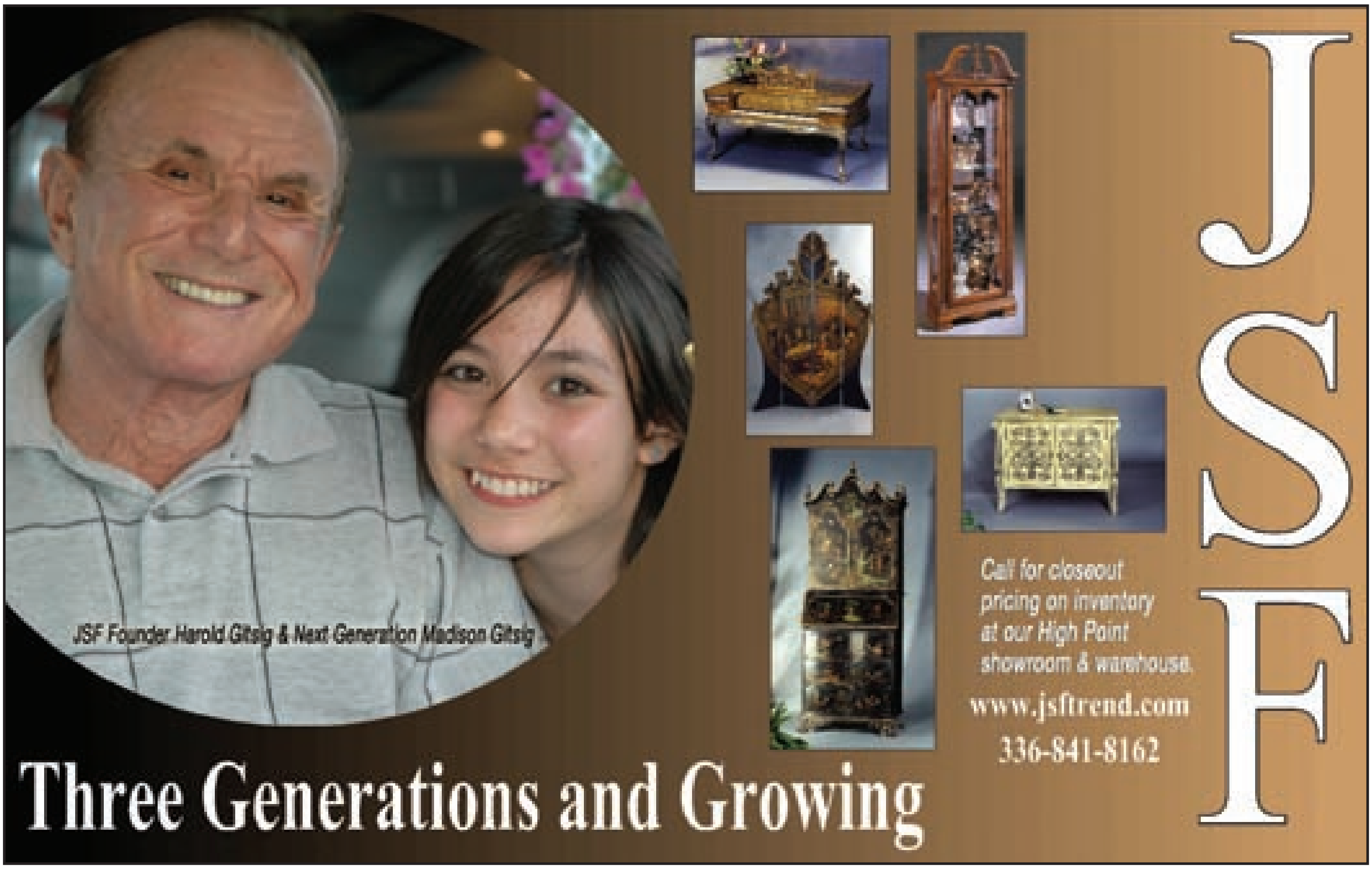
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"You know that accountability is an issue when you hear…"

your customers.

Your delivery crews are truly "ambassadors" and should be educated and given the tools they need to be as good as they can be. Acknowledge their importance, and reward them for superior performance so they are able to feel that they are "part of the team".

ELEMENT #12

Customer Service

The last area we will examine is Customer Service. Very often retailers don't really understand the objectives of customer service, which is to create customer loyalty and repeat business. Most retailers invest a great deal of money attempting to generate new business, but spend very little to maintain and keep loyal customers. Is there someone in your organization whose responsibility it is to be responsible for delivering effective customer service? Beyond that important element, consider your commitment to formally educating your associates so that they can properly communicate with your customers. Left to chance, each associate will deliver his or her own "brand" of customer service. Instead, they should be delivering "your brand". Written policies and education are a start, but follow-up is required to measure the success of your efforts to ensure a consistent level of service and a maximum level of customer satisfaction. Successful customer service is as much of an attitude as it is a procedure. Attitude towards customers should not be simply a matter of being able to recite policy; it should be a constant effort to look for ways to find solutions and satisfy customers.

Obviously, there are many more elements required for retail success but if you put all of these together and see how they are integrated and support one another, you will see the benefit in putting these 12 elements into place in your organization.

Ron Wolinski is VP Performance Groups for Profitability Consulting. His expertise in management stems from the positions he has held such as Manager of Training for Art Van Furniture, Vice President of Sales and Marketing with Contact Interiors, President of Behavioral Dimensions, Sales Education for the Simmons Company, National Director of Education and Development for Value City Furniture and most recently, Director of Education and Retail Services for La-Z-Boy, Inc. He consults with retail organizations internationally on Consultative Selling, Communications, Leadership Skills, Organizational Development, Interviewing and Recruiting, and Customer Service. Questions relating to this article or to other related topics can be directed to Ron at rwolinski@furninfo.com. Read more of his articles posted to the www.furninfo.com website or call him direct at 734-420-3430.



A,B,C & D'S OF IN-HOUSE FINANCING

Tips for purchasing the quality of accounts you want in your portfolio.

Financing Accounts by Richard M. Hadad

If you've considered the highly profitable finance end of the business and need to know how to buy contracts for in-house credit, try these simple rules. There are four qualities of contracts to buy. The A quality is very easy to purchase. That's usually the top 20% of the contracts that you look at. The bottom 20% or D quality is also easy to see, and usually rejected. The middle 60% are B and C quality. They are the contracts where the most money is made, but need better monitoring and communications.

So how do you decide which customer credit applications to accept? What do you do if you want to lend to someone with so-so credit? Down payments and limited credit amounts are a good start. You should use all the tools available to you such as credit applications, credit bureau reports, credit scores, and a cash flow debt analysis. Is your customer bouncing from address to address or job to job or is he or she stable for reasonable lengths of time? A cash flow analysis tells you if he or she has enough money to take on another account. If the person pays their existing obligations, the credit bureau report will tell you.



Here is a step-by-step guide to buying contracts and evaluating your account portfolio:

1. Do you purchase A, B, C or D grade contracts? If you buy A-grade contracts the amount of down payment is not as important as if you purchase B- or C-grade contracts. Usually a down payment is made for two reasons: First to reduce the amount of the loan, and second, to give the borrower an investment in the contract, which makes the loan stronger. The bigger the down payment, the stronger the contract is. Usually B, C and D grade contracts demand a higher interest rate, require closer monitoring, and need faster communications.

2. Credit scores are heavily used in determining the quality of a contract, but should not be the only criteria used. Credit score' accuracy is based on available information. But because so many companies do not report their customer data to credit bureaus, many accounts that would have reduced credit scores if all the information were known.

3. Your credit decision is based on Stability, Ability to Pay, and Willingness to Pay.

A. *Determining Stability is very important. If the customer is changing addresses and jobs frequently, the risk of delinquency or default of the contract increases.*

B. *Analyzing Ability to Pay is equally important. If the borrower has too much of his disposable income contractually committed, he or she will have a difficult time making payments on your contract. This is a simple analysis: you must determine the ratio of committed obligations of the family, compared to the total take-home pay. In other words, how much is coming in, and how much is going out? You must consider all the fixed expenses of the borrower, including your prospective loan, and adjust the percentage ratio accordingly.*

C. *Willingness to Pay is evident in credit bureau reports. If the accounts are shown to be often delinquent, either the borrower has too many fixed expenses (he or she isn't able to pay all obligations) or chooses not to make payments. In either case, this increases the riskiness of the account.*

When you analyze factors A, B and C on the credit application, you can determine the grade of contract that you have the option to write, and your credit decision is then made. If it is an A grade

"If you don't set the payment policy, your customers will, and you won't like it."

contract, you can choose to extend the credit amount as it is, with little or no down payment. B or C grade contracts warrant a larger down payment, or perhaps a smaller loan (you might be able to divide the sale into two parts, for example). You might choose to buy C or D grade contracts only if they have a cosigner. You must always remember, "If you extend credit, you must collect it".

Another option is to use the Risk Management section of a credit management software package to track the credit scores and the debt ratio percentage of the accounts you approve. Such a package should be able to automatically grade the quality of contracts in your portfolio so that if you find that the ratings are low – that is, your account portfolio isn't performing as well as you'd like - you can increase the credit and debt ratio data numbers as the basis for purchasing of future accounts. This allows you to purchase the quality of accounts that you want in your account portfolio. Using these automated tools will substitute for years of experience.

There is an old saying in the credit industry that, "You collect your account when you make it". So when you make the original contract, don't forget to ask the borrower if they can make the payment each month. Don't forget to inform them of the importance of making their payments on time each consecutive month. Instruct them that if they cannot make their payment to call you to explain why. You will be justifiably happy with the performance of your contracts if you follow these few guidelines.

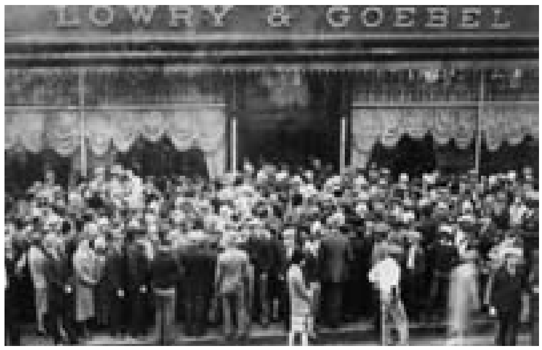
If you do not have a credit policy, it is important that you make one. A good policy is to have your finance person prepare the contract for the customer's signature(s). The first thing that should be said is "Thank You" for doing business with us. Don't forget to thank the customer to reassure them that they are appreciated. Verify the terms of the contract. Go over the terms of the sale and verify the original amount, interest rate, payment due date and payment amount. Ask if the payment date is good for them so they can have their payments on time, and verify the payment amount. Remember that if you don't set a payment policy, your customers will, and you won't like it.

Richard M. Hadad is President of American Software & Computers, Inc., developer of CreditStar, a specialized software package that allows home furnishings retailers to finance their own sales instead of giving profits away to the banks and finance companies. The company also provides outsourced processing solutions for furniture retailers. Questions on any aspect of in-store financing can be directed to Richard Hadad at richardh@furninfo.com or call him directly at 1-800-617-8271.

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Design



A.A. Laun

Crafted primarily of solid maple, Gramercy Park features graceful profiled legs, under shaped tops, and clean lines. Finishes include Medium Brown Burnt Sugar, Dark Brown, Brandywine and Coffee. Also available is a Custom Color paint and stain program. Contact information on index page 80.



Classic Flame

The elegant Gossamer has classical style details. The Acanthus leaf capital with fluted pilasters are grounded by a genuine hearth base, and surround a 28" remote control operated electric fireplace. Contact information on index page 80.

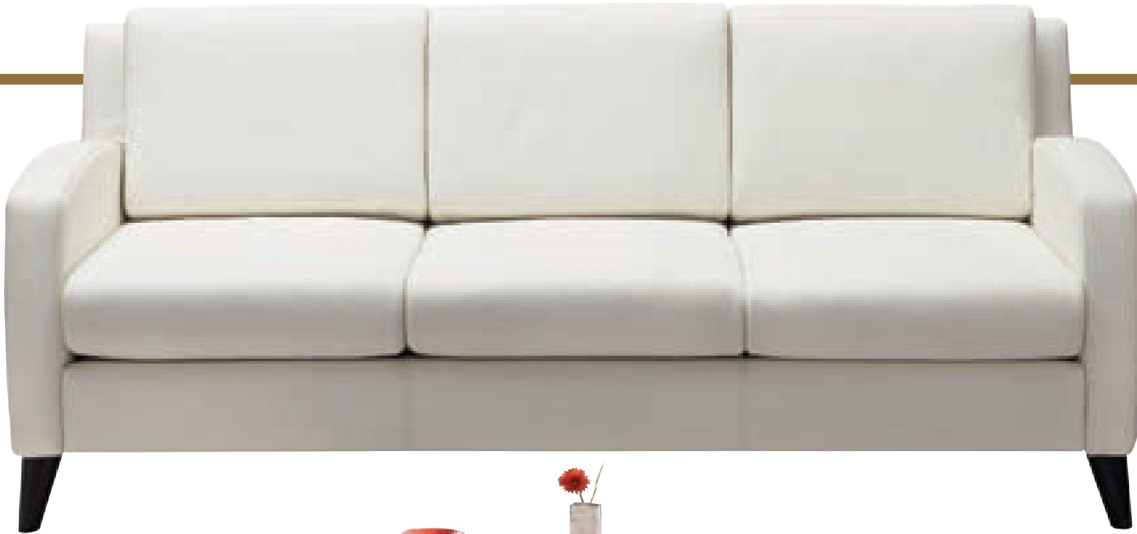
Sligh

Inspired by the classic West Coast bungalow, this console has a clean, simple style with a distinctive contemporary edge. Finish shown is Bungalow. Contact information on index page 80.



Lind

This Contemporary styled condo sectional sofa is made with environmentally friendly materials and is handcrafted in Canada. Contact information on index page 80.







Midi

The new Urban Collection is completely designed and manufactured in Canada. This urban look features a new trend in Contemporary Dining Room and is made in solid birch. Available in more than 25 stained colors and rectangular, square or round shapes.
Contact information on index page 80.

Agio

The Grand Floridian Collection is made of the exclusive new banana leaf all-weather wicker. The all welded rust-proof aluminum frames have a hand applied multi-step finish featuring a beautiful wood grain look.
Contact information on index page 80.



Design







Darafeev

The Balboa 42" Flip Top pub table shown with classic "Flex Back" barstools is a Darafeev Resort Furniture top seller. Either a dining or gaming surface is available with a simple turning of the top. This unique space saving and functional table is also available in gathering table or dining table heights. *Contact information on index page 80.*

Wallbeds

This unique product is the comfortable extra bed that solves the space problem for many of today's consumers. Other styles and configurations are available in a variety of finishes.

Contact information on index page 80.

Alan Morgan

The Oakroom is a traditionally styled bedroom crafted from solids, wood by-products and select veneers. Features include cedar lined top drawers, English and French dovetailed drawers, full extension side-mounted drawer glides and replaceable parts.

Contact information on index page 80.





Kathy Ireland by Omnia

The Fifth Avenue is Contemporary in style with individually hammered small nail heads around the base rail and outside arms. This attractive sofa is upholstered in 100% top grain leather. Contact information on index page 80.



Habersham

The Morgan Curio Cabinet is inspired by an original grillwork design by architect Julia Morgan that was discovered among countless sketches in the Hearst Castle archives. This dramatic design offers a stunning room statement.
Contact information on index page 80.



Newton

The new Contempo Entertainment wall unit is handcrafted from premium solid wood, and is available in five different wood choices and over 30 stain colors. This unit can be customized and configured in many different ways. Contact information on index page 80.



Fashion Bed

The Deco Bed with large decorative headboard castings is a 1930's Art Deco design in brushed platinum powder coat finish. Contact information on index page 80.

Design





Avenue Six

This contemporary styled chair is an RTA design with wooden arms legs, coil springs for comfort, and oval button accent on the back. *Contact information on index page 80.*

Twin-Star International

Vanguard, from the new Tresanti line has a bow shaped cabinet with tempered black glass doors and shelves. Features include adjustable shelves and hinges, pass through holes for wire management, and Golden Cherry on Cherry veneers. *Contact information on index page 80.*

Dinec

This new entertainment center is from the Expression collection. Available in 54'' and 72'', this unit is made of solid wood. Create the style that will fit your customer's décor by choosing the edge, leg or base, hardware and finish. *Contact information on index page 80.*







Naturescast

This elegantly designed, durable natural Stride Stool with its modern looking style is a welcome addition to the ambiance of any home or office.
Contact information on index page 80.

Sterling Industries

The Variegated Parlor Chest is a spirited accent piece with hand-painted stripes and ruby red top and legs. The dimensions are 37.5"x15.5"x38". Suggested retail price is $688. Contact information on index page 80.

Bermex

Contemporary dining group is made of American solid birch and is available in 86 finishes which can be combined. Available in 140 fabric choices and consumers can customize their purchases.
Contact information on index page 80.



Design





Four Hands

This 2 door cabinet is painted in a crackled white finish and will add a piece of Asian flair to any home. Contact information on index page 80.

Howard Miller

The Zoe-Design 8 cabinet is available as shown or it can be fully customized by selecting features such as doors, drawers, shelves, top and base as well as the cabinet's wood finish and hardware. Contact information on index page 80.

Phillips Collection

New for 2009 are the colossal River Stone Tables in three sizes and four finishes. Available in a large and small cocktail table and as a side table, in black, silver, gold leaf, and bronze. All products shown are available. Contact information on index page 80.





Dutailier

This glider is from the affordable Matrix Too collection and is available in 15 wood finishes and more than 125 fabric choices. Contact information on index page 80.



Capel

The flat woven kelims of the Cheyenne collection feature vibrant, earth tones patterned in tribal prints reminiscent of ancient beading and artwork. Made in India of 100% wool, this design is available in four distinctly patterned colorways: ivory, suede, camel and multi. A 5' x 8' rug retails for $449. Contact information on index page 80.

Elran

The Oliver features bucket seat construction with a sculpted tulip arm. Available in a wide variety of fabrics, leathers and leather/vinyl combinations. Contact information on index page 80.



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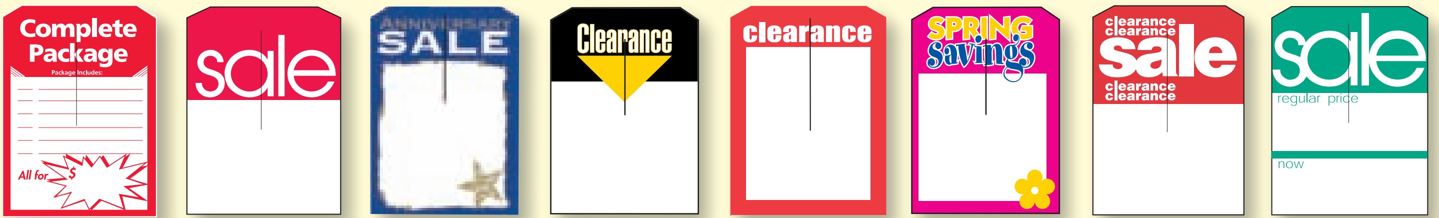
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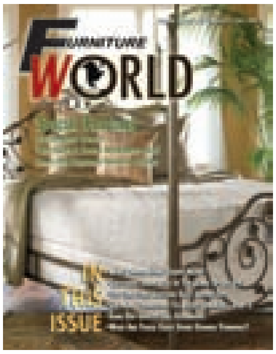
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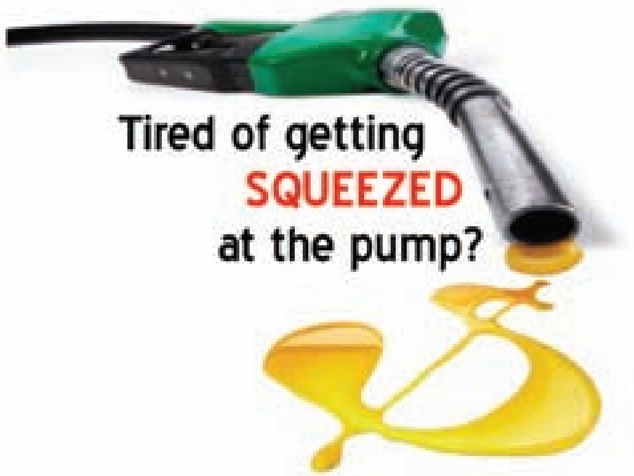


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